

Health Insurance Coverage and Access to Care in Massachusetts:
Detailed Tabulations Based on the
2010 Massachusetts Health Insurance Survey

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2010 Massachusetts Health Insurance Survey

The Massachusetts Health Insurance Survey (HIS) provides information on health insurance coverage and access to and use of health care for the non-institutionalized population in Massachusetts. In the survey, an adult member of the household is asked to respond to questions about the health insurance coverage and demographic information for all members of the household. More detailed socioeconomic characteristics and health care information are collected for one randomly selected household member (referred to as the target person in the household) and other members of his or her family who are residing in the household. The data reported here are for the household target person.

In order to ensure that the survey covers nearly all residents of Massachusetts, a dual sample frame was employed, combining a random-digit-dial (RDD) landline telephone sample with an address-based sample. The decision to rely on the dual-frame sample for the HIS reflects the changing telephone environment as more and more households are relying on cell phones, which are not called in RDD surveys. We believe this dual-frame sampling approach combined with an improved survey instrument designed to better collect information on health insurance coverage leads to greater confidence in the estimates of the uninsured contained in this report. This design was first used for the 2008 HIS.

The HIS is conducted via telephone, web, and mail by Social Science Research Solutions (formerly International Communications Research). The survey is available in English, Spanish, and Portuguese and takes, on average, about 19 minutes to complete. The 2008 HIS was fielded between June and August 2008. The 2009 and 2010 HIS were fielded between March and June 2009.

In 2010, surveys were completed with 4,478 Massachusetts households. The margin of error due to sampling at the 95% confidence interval for estimates that use the full sample is ± 1.71 percentage points. Estimates based on subsets of the full sample will have a larger margin of error. All estimates reported here are based on sample sizes of at least 50 observations. The response rate for the 2010 HIS was 49% for the RDD-sample and 37% for the address-based sample, for a combined response rate of 40%. While address-based samples typically yield lower response rates than RDD samples, the address-based sample, by capturing cell phone-only households and non-telephone households, improves the extent to which the survey covers the entire Massachusetts population. Additional information on the HIS is available at www.mass.gov/dhcfp.

For these charts, we define children as ages 0 to 18, non-elderly adults as ages 19 to 64, and elderly adults as ages 65 and older.

Table A.1-1: Uninsurance Rate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2010

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	1.9	3.9	0.9	4,455
Age				
Child (0 to 18)	0.2	1.1	0.0	640
Non-elderly adult (19 to 64)	2.9	5.7	1.4	2,836
Elderly adult (65 and older)	0.4	1.2	0.4	979
Gender				
Male	2.7	4.6	1.4	2,012
Female	1.1	3.3	0.5	2,443
Race/Ethnicity				
White, non-Hispanic	1.7	3.6	0.9	3,827
Black, non-Hispanic	2.3	6.6	1.2	154
Asian, non-Hispanic	1.4	3.9	0.0	168
Other/multiple races, non-Hispanic	0.0	4.7	0.0	104
Hispanic	3.9	5.7	1.9	202
U.S. citizen				
Yes	1.8	3.7	0.8	4,208
No	3.0	7.0	1.9	128
Years residing in Massachusetts				
5 years or less	1.3	4.3	0.4	397
More than 5 years	1.9	3.8	0.9	3,895
Health Status				
Good, very good or excellent	1.8	3.8	0.8	3,855
Fair or poor	2.8	4.9	1.5	600
Activities are limited by health problem				
Yes	2.6	5.0	1.1	994
No	1.7	3.7	0.8	3,461
Family type ¹				
Single-parent family with children	0.8	1.9	0.3	259
Two-parent family with children	0.8	2.2	0.3	1,287
Married couple, no children	2.1	3.9	0.9	1,281
Single individual, no children	3.8	7.6	2.1	1,628
Family Income relative to the Federal Poverty Level (FPL) ¹				
Less than 150% FPL	3.8	8.1	2.0	830
150 to 299% FPL	2.9	6.5	1.4	846
300 to 499% FPL	1.4	2.6	0.6	1,139
500% FPL or more	0.4	1.0	0.2	1,640
Highest educational attainment of adults in family ¹				
Less than high school	3.9	7.2	2.5	169
High school graduate or GED	3.0	6.1	1.4	1,788
4 year college degree or more	0.9	2.1	0.4	2,426
Work status of adults in family ¹				
No workers in family	3.1	5.0	1.6	1,275
Only part-time workers	2.7	6.2	0.6	371
One or more full-time workers	1.3	3.2	0.7	2,586

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.2-1: Health Insurance Coverage in Massachusetts, by Age Groups, 2010

	Total Population		All Children (0-18)	All Adults (19 and older)		
	Number (Thousands) ¹	Percent		Total	Non-elderly Adults (19 to 64)	Elderly Adults (65 and older)
Total population (thousands) ¹	6,420	--	1,560	4,860	3,960	900
Total population (percent)	--	100.0	100.0	100.0	100.0	100.0
Any health insurance coverage	6,300	98.1	99.8	97.6	97.1	99.6
Uninsured	120	1.9	0.2	2.4	2.9	0.4
Among those with insurance, type of coverage ²						
1. Medicare	1,050	16.7	1.2	21.8	5.7	90.8
2. Employer-sponsored insurance	4,180	66.4	71.9	64.5	78.0	6.7
3. MassHealth, CommCare, or CommChoice	780	12.3	21.1	9.5	11.5	0.8
4. Non-group coverage	210	3.3	5.1	2.7	3.2	0.5
5. Other health insurance	80	1.3	0.7	1.5	1.6	1.1
Ever uninsured in last 12 months	250	3.9	1.1	4.9	5.7	1.2
Always insured in last 12 months	6,130	95.4	98.1	94.5	93.7	98.4
Unknown	40	0.7	0.9	0.6	0.6	0.4
Always uninsured in last 12 months	60	0.9	0.0	1.2	1.4	0.4
Ever insured in last 12 months	6,340	98.7	100.0	98.3	98.0	99.6
Unknown	30	0.4	0.0	0.5	0.6	0.0
Number of months uninsured in last 12 months						
None	6,130	95.4	98.1	94.5	93.7	98.4
1 to 5 months	100	1.5	0.6	1.8	2.1	0.4
6 to 11 months	50	0.8	0.5	0.9	1.1	0.1
12 months ³	60	0.9	0.0	1.2	1.4	0.4
Unknown	90	1.4	0.9	1.5	1.7	0.7
Among those uninsured for 12 months, length of time uninsured						
Less than 2 years	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--
Received any care through Free Care in last 12 months	30	0.4	0.0	0.6	0.7	0.1
Did not receive care through Free Care in last 12 months	6,350	98.9	99.4	98.7	98.4	99.8
Unknown	40	0.7	0.6	0.7	0.9	0.1
Sample size	4,455	4,455	640	3,815	2,836	979

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-2: Health Insurance Coverage in Massachusetts, by Family Income, 2010

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	2,540	1,350	1,190	1,670	920	750	2,220
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Any health insurance coverage	96.6	96.2	97.1	98.6	98.3	98.9	99.6
Uninsured	3.4	3.8	2.9	1.4	1.7	1.1	0.4
Among those with insurance, type of coverage ²							
1. Medicare	25.5	24.4	26.8	13.7	15.0	12.1	9.1
2. Employer-sponsored insurance	42.1	33.6	51.6	77.4	75.4	79.8	85.1
3. MassHealth, CommCare, or CommChoice	27.1	36.5	16.5	4.7	4.2	5.4	1.7
4. Non-group coverage	3.4	3.0	3.9	3.1	3.5	2.5	3.3
5. Other health insurance	1.9	2.6	1.1	1.1	1.8	0.2	0.8
Ever uninsured in last 12 months	7.4	8.1	6.5	2.6	3.2	1.9	1.0
Always insured in last 12 months	91.5	90.7	92.4	97.0	96.5	97.5	98.6
Unknown	1.1	1.2	1.0	0.4	0.3	0.6	0.3
Always uninsured in last 12 months	1.7	2.0	1.4	0.6	0.7	0.4	0.2
Ever insured in last 12 months	97.6	97.2	98.0	99.0	99.0	99.1	99.8
Unknown	0.7	0.8	0.6	0.4	0.3	0.5	0.0
Number of months uninsured in last 12 months							
None	91.5	90.7	92.4	97.0	96.5	97.5	98.6
1 to 5 months	2.8	2.7	2.9	1.1	1.6	0.5	0.4
6 to 11 months	1.6	1.9	1.2	0.4	0.4	0.4	0.3
12 months ³	1.7	2.0	1.4	0.6	0.7	0.4	0.2
Unknown	2.5	2.8	2.1	0.9	0.7	1.1	0.5
Among those uninsured for 12 months, length of time uninsured							
Less than 2 years	--	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--	--
Received any care through Free Care in last 12 months	1.0	1.0	1.0	0.2	0.2	0.2	0.0
Did not receive care through Free Care in last 12 months	97.9	97.5	98.3	99.2	99.6	98.8	99.7
Unknown	1.1	1.5	0.7	0.6	0.2	1.0	0.3
Sample size	1,676	830	846	1,139	614	525	1,640

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-3: Health Insurance Coverage in Massachusetts, by Household Telephone Status, 2010

	Landline Telephone only	Landline telephone and cell phone	Cell phone only	No Telephone or Don't know/ Refused
Total population (thousands) ¹	530	4,550	1,060	280
Total population (percent)	100.0	100.0	100.0	100.0
Any health insurance coverage	96.5	98.8	96.6	95.8
Uninsured	3.5	1.2	3.4	4.2
Among those with insurance, type of coverage ²				
1. Medicare	44.4	15.6	6.6	20.4
2. Employer-sponsored insurance	27.7	69.9	74.2	51.6
3. MassHealth, CommCare, or CommChoice	24.0	10.2	15.1	16.3
4. Non-group coverage	2.2	3.2	3.0	8.2
5. Other health insurance	1.6	1.2	1.2	3.6
Ever uninsured in last 12 months	6.8	2.8	7.0	5.8
Always insured in last 12 months	91.7	96.7	92.1	93.2
Unknown	1.5	0.5	0.9	1.0
Always uninsured in last 12 months	2.7	0.5	1.4	1.7
Ever insured in last 12 months	97.3	99.3	97.5	97.2
Unknown	0.0	0.2	1.1	1.1
Number of months uninsured in last 12 months				
None	91.7	96.7	92.1	93.2
1 to 5 months	2.2	1.2	2.5	2.3
6 to 11 months	1.4	0.8	0.8	0.5
12 months ³	2.7	0.5	1.4	1.7
Unknown	1.9	0.8	3.1	2.3
Among those uninsured for 12 months, length of time uninsured				
Less than 2 years	--	--	--	--
2 to 5 years	--	--	--	--
5 years or more	--	--	--	--
Received any care through Free Care in last 12 months	0.5	0.3	1.2	0.0
Did not receive care through Free Care in last 12 months	98.3	99.2	97.5	99.8
Unknown	1.1	0.5	1.3	0.2
Sample size	478	3,138	635	204

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-4: Health Insurance Coverage in Massachusetts, by Race/Ethnicity, 2010

	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Total population (thousands) ¹	5,070	360	320	200	470
Total population (percent)	100.0	100.0	100.0	100.0	100.0
Any health insurance coverage	98.3	97.7	98.6	100.0	96.1
Uninsured	1.7	2.3	1.4	0.0	3.9
Among those with insurance, type of coverage ²					
1. Medicare	17.9	18.6	4.6	8.4	14.7
2. Employer-sponsored insurance	67.7	55.2	80.0	62.0	52.9
3. MassHealth, CommCare, or CommChoice	9.5	23.8	9.5	25.6	30.9
4. Non-group coverage	3.6	1.3	3.1	2.8	1.5
5. Other health insurance	1.3	1.1	2.9	1.1	0.1
Ever uninsured in last 12 months	3.6	6.6	3.9	4.7	5.7
Always insured in last 12 months	95.9	92.3	94.9	94.9	93.2
Unknown	0.6	1.2	1.1	0.4	1.1
Always uninsured in last 12 months	0.9	1.2	0.0	0.0	1.9
Ever insured in last 12 months	98.7	98.8	99.4	100.0	98.0
Unknown	0.4	0.0	0.6	0.0	0.2
Number of months uninsured in last 12 months					
None	95.9	92.3	94.9	94.9	93.2
1 to 5 months	1.3	4.0	1.3	1.1	2.7
6 to 11 months	0.7	1.1	1.3	2.5	1.0
12 months ³	0.9	1.2	0.0	0.0	1.9
Unknown	1.3	1.4	2.5	1.5	1.3
Among those uninsured for 12 months, length of time uninsured					
Less than 2 years	--	--	--	--	--
2 to 5 years	--	--	--	--	--
5 years or more	--	--	--	--	--
Received any care through Free Care in last 12 months	0.4	0.0	0.0	1.1	1.4
Did not receive care through Free Care in last 12 months	99.0	98.2	98.1	98.9	97.9
Unknown	0.6	1.8	1.9	0.0	0.6
Sample size	3,827	154	168	104	202

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-5: Health Insurance Coverage in Massachusetts, by Health Status, 2010

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	5,710	710
Total population (percent)	100.0	100.0
Any health insurance coverage	98.2	97.2
Uninsured	1.8	2.8
Among those with insurance, type of coverage ²		
1. Medicare	13.1	45.9
2. Employer-sponsored insurance	70.5	32.6
3. MassHealth, CommCare, or CommChoice	11.6	18.3
4. Non-group coverage	3.5	1.4
5. Other health insurance	1.2	1.8
Ever uninsured in last 12 months	3.8	4.9
Always insured in last 12 months	95.6	93.9
Unknown	0.6	1.2
Always uninsured in last 12 months	0.8	1.5
Ever insured in last 12 months	98.8	97.9
Unknown	0.4	0.6
Number of months uninsured in last 12 months		
None	95.6	93.9
1 to 5 months	1.5	1.7
6 to 11 months	0.8	0.6
12 months ³	0.8	1.5
Unknown	1.3	2.4
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Received any care through Free Care in last 12 months	0.4	1.2
Did not receive care through Free Care in last 12 months	98.9	98.3
Unknown	0.7	0.5
Sample size	3,855	600

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-6: Health Insurance Coverage in Massachusetts, by Disability Status, 2010

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	5,200	1,220
Total population (percent)	100.0	100.0
Any health insurance coverage	98.3	97.4
Uninsured	1.7	2.6
Among those with insurance, type of coverage ²		
1. Medicare	11.8	37.9
2. Employer-sponsored insurance	72.4	40.2
3. MassHealth, CommCare, or CommChoice	10.9	18.4
4. Non-group coverage	3.6	2.0
5. Other health insurance	1.3	1.4
Ever uninsured in last 12 months	3.7	5.0
Always insured in last 12 months	95.7	94.0
Unknown	0.6	1.0
Always uninsured in last 12 months	0.8	1.1
Ever insured in last 12 months	98.8	98.4
Unknown	0.4	0.5
Number of months uninsured in last 12 months		
None	95.7	94.0
1 to 5 months	1.4	2.1
6 to 11 months	0.8	0.7
12 months ³	0.8	1.1
Unknown	1.2	2.1
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Received any care through Free Care in last 12 months	0.3	1.0
Did not receive care through Free Care in last 12 months	99.1	97.9
Unknown	0.6	1.0
Sample size	3,461	994

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Populations in Massachusetts, 2010

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,420	--	6,300	120	--
Total population (percent)	--	100.0	100.0	100.0	--
Age					
Child (0 to 18)	1,560	24.3	24.7	2.7	22.0 ***
Non-elderly adult (19 to 64)	3,960	61.7	61.1	94.5	-33.4 ***
Elderly adult (65 and older)	900	14.0	14.2	2.8	11.4 ***
Gender					
Male	3,110	48.5	48.1	69.5	-21.4 ***
Female	3,310	51.5	51.9	30.5	21.4 ***
Race/Ethnicity					
White, non-Hispanic	5,070	79.0	79.1	73.7	5.3
Black, non-Hispanic	360	5.6	5.5	7.0	-1.5
Asian, non-Hispanic	320	4.9	5.0	3.7	1.2
Other/multiple races, non-Hispanic	200	3.1	3.2	0.0	3.2 ***
Hispanic	470	7.4	7.2	15.5	-8.3
U.S. citizenship status					
Citizen	6,020	93.8	93.8	90.3	3.6
Non-citizen	240	3.7	3.7	6.0	-2.3
Unknown	160	2.5	2.5	3.7	-1.2
Years residing in Massachusetts					
5 years or less	720	11.2	11.3	7.6	3.7
More than 5 years	5,470	85.1	85.1	87.0	-1.9
Unknown	230	3.6	3.6	5.4	-1.8
Health Status					
Good, very good or excellent	5,710	88.9	89.0	83.7	5.4
Fair or poor	710	11.1	11.0	16.3	-5.4
Activities are limited by health problem	1,220	19.0	18.8	26.8	-8.0
Family type					
Single-parent family with children	610	9.4	9.5	4.2	5.3 *
Two-parent family with children	2,620	40.8	41.2	16.9	24.3 ***
Married couple, no children	1,560	24.2	24.2	26.7	-2.6
Single individual, no children	1,640	25.5	25.0	52.1	-27.1 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	820	12.7	12.4	32.0	-19.7 ***
100 to 149% FPL	530	8.3	8.2	10.9	-2.7
150 to 199% FPL	440	6.9	6.9	7.6	-0.7
200 to 249% FPL	350	5.5	5.4	9.1	-3.6
250 to 299% FPL	390	6.1	6.0	12.5	-6.5
300 to 399% FPL	920	14.3	14.3	13.1	1.2
400 to 499% FPL	750	11.7	11.8	7.0	4.7
500 to 599% FPL	660	10.2	10.3	6.9	3.4
600% FPL or more	1,560	24.3	24.8	0.8	23.9 ***
Less than 150% FPL	1,350	21.0	20.6	42.9	-22.3 ***
150 to 299% FPL	1,190	18.5	18.3	29.2	-10.9 *
300 to 499% FPL	1,670	26.0	26.1	20.2	5.9
500% FPL or more	2,220	34.5	35.0	7.7	27.3 ***
Sample size	4,455	4,455	4,379	76	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Populations in Massachusetts, 2010

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,420	--	6,130	250	--
Total population (percent)	--	100.0	100.0	100.0	--
Age					
Child (0 to 18)	1,560	24.3	25.0	6.7	18.3 ***
Non-elderly adult (19 to 64)	3,960	61.7	60.6	89.2	-28.6 ***
Elderly adult (65 and older)	900	14.0	14.5	4.1	10.3 ***
Gender					
Male	3,110	48.5	48.1	56.6	-8.5 *
Female	3,310	51.5	51.9	43.4	8.5 *
Race/Ethnicity					
White, non-Hispanic	5,070	79.0	79.4	71.4	8.0
Black, non-Hispanic	360	5.6	5.4	9.2	-3.9
Asian, non-Hispanic	320	4.9	4.9	4.9	0.0
Other/multiple races, non-Hispanic	200	3.1	3.1	3.8	-0.7
Hispanic	470	7.4	7.2	10.6	-3.4
U.S. citizenship status					
Citizen	6,020	93.8	94.0	88.0	6.0 *
Non-citizen	240	3.7	3.6	6.6	-3.0
Unknown	160	2.5	2.4	5.5	-3.0
Years residing in Massachusetts					
5 years or less	720	11.2	11.1	12.3	-1.2
More than 5 years	5,470	85.1	85.4	82.7	2.7
Unknown	230	3.6	3.5	4.9	-1.5
Health Status					
Good, very good or excellent	5,710	88.9	89.1	86.2	3.0
Fair or poor	710	11.1	10.9	13.8	-3.0
Activities are limited by health problem	1,220	19.0	18.7	24.2	-5.5
Family type					
Single-parent family with children	610	9.4	9.6	4.5	5.1 **
Two-parent family with children	2,620	40.8	41.7	22.5	19.2 ***
Married couple, no children	1,560	24.2	24.4	24.1	0.2
Single individual, no children	1,640	25.5	24.4	48.9	-24.5 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	820	12.7	12.1	26.0	-13.9 ***
100 to 149% FPL	530	8.3	7.9	17.1	-9.2 ***
150 to 199% FPL	440	6.9	6.6	14.7	-8.2 ***
200 to 249% FPL	350	5.5	5.4	8.6	-3.2
250 to 299% FPL	390	6.1	6.0	7.4	-1.4
300 to 399% FPL	920	14.3	14.5	11.6	2.9
400 to 499% FPL	750	11.7	11.9	5.6	6.4 ***
500 to 599% FPL	660	10.2	10.4	4.9	5.5 ***
600% FPL or more	1,560	24.3	25.3	4.1	21.2 ***
Less than 150% FPL	1,350	21.0	20.0	43.1	-23.2 ***
150 to 299% FPL	1,190	18.5	17.9	30.7	-12.7 ***
300 to 499% FPL	1,670	26.0	26.4	17.2	9.2 **
500% FPL or more	2,220	34.5	35.7	9.0	26.7 ***
Sample size	4,455	4,455	4,262	165	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Populations in Massachusetts, 2010

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,420	--	6,300	120	--
Total population (percent)	--	100.0	100.0	100.0	--
Highest educational attainment of adults in family					
Less than high school	240	3.8	3.7	7.9	-4.2
High school graduate or GED	2,530	39.5	39.0	64.1	-25.1 ***
4 year college degree or more	3,530	54.9	55.5	25.1	30.4 ***
Unknown	120	1.8	1.8	2.9	-1.1
Work status of adults in family					
No workers in family	1,460	22.7	22.5	37.5	-15.1 **
Only part-time workers	580	9.0	9.0	13.1	-4.1
One or more full-time workers	4,020	62.6	63.0	43.9	19.1 ***
Unknown	360	5.6	5.6	5.5	0.2
Longest job tenure of adults in family					
No workers in family	1,460	22.7	22.4	37.5	-15.1 **
Less than 12 months	310	4.9	4.7	12.7	-8.0 *
12 months or more	4,350	67.7	68.2	44.2	24.0 ***
Unknown	300	4.7	4.7	5.6	-0.9
Largest firm size of adults in family					
No workers in family	1,460	22.7	22.4	37.5	-15.1 **
Less than 10 employees	470	7.3	7.1	14.0	-6.9
11 to 50 employees	400	6.3	6.2	9.0	-2.8
51 to 100 employees	350	5.4	5.3	8.2	-2.9
101 to 500 employees	690	10.8	10.8	7.7	3.1
501 to 1000 employees	350	5.4	5.4	1.9	3.5 *
1000 employees or more	1,750	27.2	27.6	8.2	19.4 ***
Unknown	970	15.0	15.1	13.4	1.7
Less than 51 employees	900	14.0	13.8	23.0	-9.2
51 employees or more	3,650	56.9	57.3	33.4	23.9 ***
Unknown	410	6.4	6.4	6.0	0.4
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	4,300	67.0	67.6	34.1	33.5 ***
No	1,810	28.1	27.5	60.1	-32.6 ***
Unknown	310	4.8	4.8	5.7	-0.9
Any family member offered ESI at his/her firm					
Yes	4,130	64.3	65.0	28.8	36.1 ***
No	2,020	31.4	30.8	64.3	-33.5 ***
Unknown	270	4.2	4.2	6.9	-2.7
Any adult in family has ESI	4,760	74.1	75.2	14.3	60.9 ***
No adults in family have ESI	1,630	25.3	24.3	82.1	-57.9 ***
Unknown	30	0.5	0.5	3.6	-3.1
Sample size	4,455	4,455	4,379	76	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.3-4: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Populations in Massachusetts, 2010

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,420	--	6,130	250	--
Total population (percent)	--	100.0	100.0	100.0	--
Highest educational attainment of adults in family					
Less than high school	240	3.8	3.7	6.9	-3.3
High school graduate or GED	2,530	39.5	38.5	61.4	-23.0 ***
4 year college degree or more	3,530	54.9	56.1	29.7	26.4 ***
Unknown	120	1.8	1.8	2.0	-0.2
Work status of adults in family					
No workers in family	1,460	22.7	22.5	28.9	-6.4
Only part-time workers	580	9.0	8.8	14.2	-5.4 **
One or more full-time workers	4,020	62.6	63.3	50.6	12.8 **
Unknown	360	5.6	5.4	6.4	-1.0
Longest job tenure of adults in family					
No workers in family	1,460	22.7	22.5	28.9	-6.4
Less than 12 months	310	4.9	4.3	17.2	-12.9 ***
12 months or more	4,350	67.7	68.9	46.4	22.5 ***
Unknown	300	4.7	4.4	7.6	-3.2
Largest firm size of adults in family					
No workers in family	1,460	22.7	22.5	28.9	-6.4
Less than 10 employees	470	7.3	6.9	16.2	-9.3 ***
11 to 50 employees	400	6.3	6.2	7.6	-1.3
51 to 100 employees	350	5.4	5.4	5.9	-0.5
101 to 500 employees	690	10.8	11.0	6.2	4.8 **
501 to 1000 employees	350	5.4	5.5	4.1	1.4
1000 employees or more	1,750	27.2	27.9	14.6	13.3 ***
Unknown	970	15.0	14.6	16.6	-2.0
Less than 51 employees	900	14.0	13.6	24.4	-10.9 ***
51 employees or more	3,650	56.9	57.8	39.5	18.3 ***
Unknown	410	6.4	6.1	7.1	-1.0
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	4,300	67.0	68.1	45.1	23.0 ***
No	1,810	28.1	27.3	48.9	-21.6 ***
Unknown	310	4.8	4.6	6.0	-1.4
Any family member offered ESI at his/her firm					
Yes	4,130	64.3	65.6	37.6	28.0 ***
No	2,020	31.4	30.3	57.5	-27.2 ***
Unknown	270	4.2	4.1	4.9	-0.8
Any adult in family has ESI	4,760	74.1	76.3	27.0	49.3 ***
No adults in family have ESI	1,630	25.3	23.4	69.6	-46.2 ***
Unknown	30	0.5	0.3	3.4	-3.1 **
Sample size	4,455	4,455	4,262	165	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.4-1: Health Care Access and Use of Insured and Uninsured Populations in Massachusetts, 2010

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,420	--	6,300	120	-- --
Total population (percent)	--	100.0	100.0	100.0	--
Has a usual source of care (excluding ER)	5,970	92.9	93.8	46.7	47.1 ***
Emergency room visits in last 12 months					
Any emergency room visit	1,600	25.0	25.1	17.5	7.6
Multiple emergency room visits	630	9.9	10.0	3.6	6.4 **
Emergency room visit for non-emergency condition	540	8.5	8.6	2.7	5.9 ***
Hospital stay in last 12 months	560	8.7	8.9	1.3	7.5 ***
Any visit to a doctor (including specialists) in last 12 months	5,660	88.1	89.1	35.3	53.8 ***
Visit to a general doctor in last 12 months					
Any doctor visits	5,470	85.2	86.2	33.2	53.0 ***
Multiple doctor visits	4,120	64.2	65.0	21.2	43.8 ***
Doctor visit for preventive care	5,090	79.3	80.3	26.9	53.4 ***
Any specialist visits in last 12 months	3,100	48.2	49.0	9.4	39.6 ***
Any dental care visits in the last year	4,770	74.3	75.2	29.5	45.7 ***
Took one or more prescription drugs in last 12 months	4,360	67.9	68.7	23.0	45.7 ***
Any unmet need for health care because of cost	1,460	22.7	21.8	65.9	-44.0 ***
Unmet need for doctor care	380	5.9	5.1	51.4	-46.3 ***
Unmet need for specialist care	470	7.4	6.6	48.3	-41.7 ***
Unmet need for dental care	1,090	17.0	16.2	57.0	-40.8 ***
Did not fill a prescription for medicine	550	8.6	8.1	34.6	-26.5 ***
Any difficulties getting health care	1,440	22.4	22.4	20.5	1.9
Unable to get appointment when needed	980	15.2	15.3	13.3	2.0
Doctor's office/clinic did not accept health insurance	450	7.1	6.9	15.1	-8.1
Doctor's office/clinic not accepting new patients	630	9.8	9.7	12.7	-3.0
Out of pocket health care costs in last 12 months					
Less than \$200	1,420	22.1	21.7	43.7	-22.0 ***
\$200 to \$499	1,280	19.9	20.0	16.8	3.2
\$500 to \$999	1,140	17.7	17.8	10.8	7.0 *
\$1,000 to \$2,999	1,220	19.0	19.2	7.3	11.8 ***
\$3,000 to \$4,999	530	8.2	8.3	1.9	6.4 ***
\$5,000 or more	350	5.4	5.4	3.2	2.2
Unknown	500	7.8	7.6	16.2	-8.6 *
Any problems paying medical bills in past 12 months	1,120	17.5	17.1	39.5	-22.4 ***
Sample size	4,455	4,455	4,379	76	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Populations in Massachusetts, 2010

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	6,420	--	6,130	250	--
Total population (percent)	--	100.0	100.0	100.0	--
Has a usual source of care (excluding ER)	5,970	92.9	94.1	67.2	26.9 ***
Emergency room visits in last 12 months					
Any emergency room visit	1,600	25.0	24.8	27.9	-3.1
Multiple emergency room visits	630	9.9	10.0	7.1	2.9
Emergency room visit for non-emergency condition	540	8.5	8.4	9.2	-0.8
Hospital stay in last 12 months	560	8.7	8.8	4.8	4.0 ***
Any visit to a doctor (including specialists) in last 12 months	5,660	88.1	89.7	53.8	35.8 ***
Visit to a general doctor in last 12 months					
Any doctor visits	5,470	85.2	86.8	52.5	34.2 ***
Multiple doctor visits	4,120	64.2	65.5	35.2	30.3 ***
Doctor visit for preventive care	5,090	79.3	80.9	44.6	36.3 ***
Any specialist visits in last 12 months	3,100	48.2	49.4	21.3	28.1 ***
Any dental care visits in the last year	4,770	74.3	76.0	38.4	37.7 ***
Took one or more prescription drugs in last 12 months	4,360	67.9	69.2	39.7	29.5 ***
Any unmet need for health care because of cost	1,460	22.7	21.0	64.2	-43.2 ***
Unmet need for doctor care	380	5.9	4.5	39.2	-34.7 ***
Unmet need for specialist care	470	7.4	6.0	39.4	-33.4 ***
Unmet need for dental care	1,090	17.0	15.7	48.5	-32.8 ***
Did not fill a prescription for medicine	550	8.6	7.7	30.9	-23.2 ***
Any difficulties getting health care	1,440	22.4	22.3	23.0	-0.8
Unable to get appointment when needed	980	15.2	15.1	15.8	-0.7
Doctor's office/clinic did not accept health insurance	450	7.1	6.6	16.1	-9.5 **
Doctor's office/clinic not accepting new patients	630	9.8	9.5	14.5	-5.0
Out of pocket health care costs in last 12 months					
Less than \$200	1,420	22.1	21.5	37.7	-16.2 ***
\$200 to \$499	1,280	19.9	20.0	18.7	1.3
\$500 to \$999	1,140	17.7	17.9	14.3	3.7
\$1,000 to \$2,999	1,220	19.0	19.4	8.7	10.7 ***
\$3,000 to \$4,999	530	8.2	8.5	1.7	6.8 ***
\$5,000 or more	350	5.4	5.5	3.4	2.1
Unknown	500	7.8	7.2	15.6	-8.4 ***
Any problems paying medical bills in past 12 months	1,120	17.5	16.4	41.8	-25.4 ***
Sample size	4,455	4,455	4,262	165	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-3: Health Care Access and Use in Massachusetts, by Age Groups, 2010

	All Children (0-18)	All Adults (19 and older)		
		Total	Non-elderly Adults (19 to 64)	Elderly Adults (65 and older)
Total population (thousands) ¹	1,560	4,860	3,960	900
Total population (percent)	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	96.7	91.7	91.0	95.1
Emergency room visits in last 12 months				
Any emergency room visit	28.0	24.0	22.7	29.5
Multiple emergency room visits	10.9	9.5	8.9	12.1
Emergency room visit for non-emergency condition	11.1	7.6	7.9	6.6
Hospital stay in last 12 months	5.3	9.8	7.3	20.8
Any visit to a doctor (including specialists) in last 12 months	94.2	86.1	84.7	92.6
Visit to a general doctor in last 12 months				
Any doctor visits	93.6	82.5	81.0	89.4
Multiple doctor visits	76.3	60.3	56.8	75.7
Doctor visit for preventive care	90.3	75.8	73.6	85.4
Any specialist visits in last 12 months	33.3	53.1	49.6	68.4
Any dental care visits in the last year	78.7	72.9	74.2	67.5
Took one or more prescription drugs in last 12 months	54.3	72.2	68.3	89.7
Any unmet need for health care because of cost	10.8	26.5	28.9	15.7
Unmet need for doctor care	2.0	7.2	8.3	2.4
Unmet need for specialist care	3.4	8.6	10.1	2.3
Unmet need for dental care	6.6	20.3	22.7	9.8
Did not fill a prescription for medicine	4.0	10.1	10.7	7.5
Any difficulties getting health care	15.1	24.7	27.0	14.6
Unable to get appointment when needed	9.8	17.0	18.6	9.8
Doctor's office/clinic did not accept health insurance	5.3	7.6	8.6	3.3
Doctor's office/clinic not accepting new patients	5.3	11.2	12.6	5.2
Out of pocket health care costs in last 12 months				
Less than \$200	23.0	21.8	22.1	20.5
\$200 to \$499	20.7	19.7	20.0	18.4
\$500 to \$999	19.0	17.3	17.4	16.6
\$1,000 to \$2,999	17.9	19.3	18.8	21.2
\$3,000 to \$4,999	8.8	8.0	7.7	9.5
\$5,000 or more	5.7	5.3	5.1	6.2
Unknown	4.9	8.7	8.9	7.6
Any problems paying medical bills in past 12 months	20.6	16.5	18.3	8.6
Sample size	640	3,815	2,836	979

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-4: Health Care Access and Use in Massachusetts, by Family Income, 2010

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	2,540	1,350	1,190	1,670	920	750	2,220
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	90.8	90.4	91.1	93.5	93.1	94.0	95.0
Emergency room visits in last 12 months							
Any emergency room visit	32.6	35.6	29.3	22.6	26.1	18.4	17.9
Multiple emergency room visits	15.0	17.8	11.8	8.9	10.8	6.6	4.7
Emergency room visit for non-emergency condition	11.9	14.0	9.7	7.2	9.4	4.4	5.5
Hospital stay in last 12 months	12.5	13.2	11.7	7.1	6.8	7.5	5.5
Any visit to a doctor (including specialists) in last 12 months	85.7	84.8	86.7	88.5	85.8	91.8	90.6
Visit to a general doctor in last 12 months							
Any doctor visits	82.4	81.0	84.1	86.0	83.7	88.8	87.8
Multiple doctor visits	65.3	63.4	67.4	61.8	59.9	64.1	64.7
Doctor visit for preventive care	78.0	75.8	80.6	79.2	77.0	81.9	80.9
Any specialist visits in last 12 months	44.8	45.0	44.4	47.2	44.3	50.8	53.0
Any dental care visits in the last year	64.6	63.0	66.5	77.0	76.6	77.6	83.4
Took one or more prescription drugs in last 12 months	66.7	65.8	67.7	66.6	65.0	68.4	70.2
Any unmet need for health care because of cost	30.8	28.8	33.0	22.2	23.0	21.3	13.7
Unmet need for doctor care	9.1	8.8	9.4	5.4	5.3	5.4	2.7
Unmet need for specialist care	10.3	9.8	10.9	7.6	7.5	7.7	3.8
Unmet need for dental care	23.5	21.6	25.7	16.6	18.4	14.4	9.7
Did not fill a prescription for medicine	12.7	12.9	12.5	7.8	8.5	6.8	4.5
Any difficulties getting health care	24.5	25.9	22.8	20.6	18.7	22.9	21.3
Unable to get appointment when needed	15.2	15.9	14.4	14.7	13.6	16.1	15.7
Doctor's office/clinic did not accept health insurance	11.2	12.2	10.0	5.4	6.2	4.5	3.6
Doctor's office/clinic not accepting new patients	11.4	12.3	10.4	8.0	6.4	9.9	9.3
Out of pocket health care costs in last 12 months							
Less than \$200	32.8	44.0	20.0	16.2	16.6	15.8	14.3
\$200 to \$499	20.1	17.1	23.5	22.0	23.9	19.6	18.2
\$500 to \$999	14.9	13.7	16.2	19.4	18.0	21.1	19.6
\$1,000 to \$2,999	12.8	8.8	17.3	23.2	22.6	23.9	22.9
\$3,000 to \$4,999	5.8	3.3	8.6	7.0	7.1	6.9	11.8
\$5,000 or more	3.8	2.0	5.9	5.7	5.0	6.6	6.9
Unknown	9.9	11.2	8.5	6.5	6.8	6.1	6.2
Any problems paying medical bills in past 12 months	24.8	22.6	27.2	18.8	19.9	17.4	8.3
Sample size	1,676	830	846	1,139	614	525	1,640

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-5: Health Care Access and Use in Massachusetts, by Race/Ethnicity, 2010

	Non-Hispanic				Hispanic
	White	Black	Asian	Other	
Total population (thousands) ¹	5,070	360	320	200	470
Total population (percent)	100.0	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	93.4	94.0	86.7	95.4	89.9
Emergency room visits in last 12 months					
Any emergency room visit	23.1	45.1	14.4	33.1	33.4
Multiple emergency room visits	8.4	17.7	7.1	15.0	19.4
Emergency room visit for non-emergency condition	6.7	23.7	6.3	13.9	15.4
Hospital stay in last 12 months	8.3	10.9	7.5	9.8	12.2
Any visit to a doctor (including specialists) in last 12 months	89.4	85.5	75.9	89.3	84.1
Visit to a general doctor in last 12 months					
Any doctor visits	86.3	82.3	74.3	88.9	80.9
Multiple doctor visits	65.5	56.4	50.1	72.7	61.9
Doctor visit for preventive care	80.1	76.0	70.1	82.6	78.4
Any specialist visits in last 12 months	51.4	33.5	30.8	35.7	42.2
Any dental care visits in the last year	75.8	63.1	72.5	70.2	70.5
Took one or more prescription drugs in last 12 months	70.4	55.4	51.4	67.1	61.4
Any unmet need for health care because of cost	22.7	25.9	15.0	18.5	26.4
Unmet need for doctor care	5.7	8.6	5.8	7.8	5.8
Unmet need for specialist care	6.8	11.3	6.8	7.2	11.0
Unmet need for dental care	17.1	16.8	12.1	15.0	19.8
Did not fill a prescription for medicine	8.3	11.9	6.2	7.8	11.3
Any difficulties getting health care	21.7	21.8	26.9	27.7	24.8
Unable to get appointment when needed	14.4	17.7	20.1	21.2	16.6
Doctor's office/clinic did not accept health insurance	6.7	7.6	8.9	10.5	8.4
Doctor's office/clinic not accepting new patients	9.6	5.8	12.1	11.1	13.0
Out of pocket health care costs in last 12 months					
Less than \$200	18.9	35.3	18.6	30.8	44.7
\$200 to \$499	19.7	20.4	26.1	25.6	14.7
\$500 to \$999	18.2	15.0	16.7	16.8	14.9
\$1,000 to \$2,999	21.0	9.5	15.8	9.1	10.4
\$3,000 to \$4,999	9.0	6.5	5.5	5.5	4.0
\$5,000 or more	5.8	1.4	6.4	5.1	3.4
Unknown	7.3	12.0	11.0	7.1	8.0
Any problems paying medical bills in past 12 months	17.0	25.4	8.3	18.3	23.0
Sample size	3,827	154	168	104	202

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-6: Health Care Access and Use in Massachusetts, by Health Status, 2010

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	5,710	710
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	93.1	91.4
Emergency room visits in last 12 months		
Any emergency room visit	22.1	47.6
Multiple emergency room visits	7.5	28.8
Emergency room visit for non-emergency condition	7.7	14.5
Hospital stay in last 12 months	6.2	28.9
Any visit to a doctor (including specialists) in last 12 months	87.5	92.8
Visit to a general doctor in last 12 months		
Any doctor visits	84.8	88.4
Multiple doctor visits	62.0	81.9
Doctor visit for preventive care	79.1	81.1
Any specialist visits in last 12 months	45.1	73.4
Any dental care visits in the last year	76.2	59.7
Took one or more prescription drugs in last 12 months	64.9	92.1
Any unmet need for health care because of cost	20.7	38.4
Unmet need for doctor care	5.1	12.4
Unmet need for specialist care	6.3	15.6
Unmet need for dental care	15.5	29.0
Did not fill a prescription for medicine	7.1	20.4
Any difficulties getting health care	20.6	36.7
Unable to get appointment when needed	13.9	25.7
Doctor's office/clinic did not accept health insurance	6.1	15.1
Doctor's office/clinic not accepting new patients	8.5	19.9
Out of pocket health care costs in last 12 months		
Less than \$200	22.1	21.7
\$200 to \$499	20.4	16.0
\$500 to \$999	17.8	16.6
\$1,000 to \$2,999	19.0	18.8
\$3,000 to \$4,999	8.0	9.6
\$5,000 or more	5.0	8.2
Unknown	7.6	9.0
Any problems paying medical bills in past 12 months	16.0	29.9
Sample size	3,855	600

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-7: Health Care Access and Use in Massachusetts, by Disability Status, 2010

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	5,200	1,220
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	92.8	93.7
Emergency room visits in last 12 months		
Any emergency room visit	21.4	40.0
Multiple emergency room visits	7.4	20.6
Emergency room visit for non-emergency condition	7.5	12.5
Hospital stay in last 12 months	5.5	22.3
Any visit to a doctor (including specialists) in last 12 months	87.2	92.1
Visit to a general doctor in last 12 months		
Any doctor visits	84.5	88.3
Multiple doctor visits	60.8	78.6
Doctor visit for preventive care	79.2	80.1
Any specialist visits in last 12 months	42.8	71.5
Any dental care visits in the last year	76.4	65.4
Took one or more prescription drugs in last 12 months	63.2	87.7
Any unmet need for health care because of cost	20.0	34.0
Unmet need for doctor care	4.7	11.0
Unmet need for specialist care	5.9	13.5
Unmet need for dental care	15.3	23.9
Did not fill a prescription for medicine	6.5	17.7
Any difficulties getting health care	19.5	34.5
Unable to get appointment when needed	13.1	24.2
Doctor's office/clinic did not accept health insurance	5.7	12.8
Doctor's office/clinic not accepting new patients	8.3	16.0
Out of pocket health care costs in last 12 months		
Less than \$200	22.5	20.3
\$200 to \$499	20.7	16.5
\$500 to \$999	17.8	17.3
\$1,000 to \$2,999	18.8	19.7
\$3,000 to \$4,999	7.7	10.4
\$5,000 or more	5.2	6.2
Unknown	7.3	9.5
Any problems paying medical bills in past 12 months	15.1	28.0
Sample size	3,461	994

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.5-1: Reasons for Being Uninsured and Awareness of Public Coverage in Massachusetts, 2010

	Total Uninsured Population	
	Number (Thousands) ¹	Percent
Total uninsured population ¹	120	100.0
Reasons for being uninsured ²		
Lost job or changed employers	40	29.3
Divorce, separation or death	0	1.6
Employer coverage not available	50	38.1
Lost eligible for public coverage	40	35.5
Cost is too high	80	63.7
Don't need insurance	10	4.2
Don't know how to get insurance	20	13.4
Traded health insurance for higher pay or another benefit	0	2.6
Some other reason	30	26.4
Aware of programs available for uninsured in Massachusetts	60	51.5
Willingness of uninsured residents to enroll in public programs ³		
Would enroll if eligible	100	81.2
Would enroll if eligible and no cost	10	10.5
Would not enroll if eligible even if no cost	0	1.9
Unknown	10	6.4
Reasons for not being enrolled in public program ²		
Cost too high	40	37.3
Don't like benefits package	0	4.0
Too much hassle/paperwork	20	15.5
Don't need or don't want insurance	0	4.0
Not eligible for coverage	40	36.1
Don't know about programs	20	19.1
Don't know how to enroll in programs	30	29.0
Don't want to enroll in a public program	10	6.5
Sample size	76	76

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 1,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Multiple responses possible; totals do not sum to 100%.

³Public programs refer to state health insurance programs, including MassHealth, Commonwealth Care, and Commonwealth Choice, among others.

Table A.6-1: Household Support for Health Reform in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the Household Target Person, 2010

	Supports Reform	Does Not Support Reform	Undecided/ Unknown	Sample size
All households	68.9	16.0	15.1	4,455
Age				
Child (0 to 18)	66.4	16.0	17.6	640
Non-elderly adult (19 to 64)	69.6	16.2	14.2	2,836
Elderly adult (65 and older)	70.3	14.9	14.7	979
Gender				
Male	67.9	17.4	14.7	2,012
Female	69.9	14.6	15.5	2,443
Race/Ethnicity				
White, non-Hispanic	67.0	17.5	15.4	3,827
Black, non-Hispanic	80.8	11.1	8.1	154
Asian, non-Hispanic	75.0	8.6	16.4	168
Other/multiple races, non-Hispanic	66.6	11.0	22.4	104
Hispanic	77.2	9.7	13.2	202
U.S. citizen				
Yes	69.7	16.5	13.8	4,208
No	83.9	6.9	9.2	128
Unknown	19.3	10.1	70.6	119
Years residing in Massachusetts				
5 years or less	76.2	9.8	14.0	397
More than 5 years	69.5	17.1	13.4	3,895
Unknown	33.0	8.0	59.0	163
Health status				
Good, very good, or excellent	68.3	16.4	15.3	3,855
Fair or poor	74.0	12.5	13.5	600
Activities limited by health problem				
Yes	71.4	13.7	14.9	994
No	68.4	16.5	15.1	3,461
Family type ¹				
Single-parent family with children	66.2	14.3	19.5	259
Two-parent family with children	67.0	17.1	15.9	1,287
Married couple, no children	70.6	15.8	13.5	1,281
Single, no children	71.4	14.9	13.7	1,628
Family income relative to the Federal Poverty Level (FPL) ¹				
Less than 150% FPL	70.5	13.1	16.4	830
150 to 299% FPL	68.6	16.2	15.1	846
300 to 499% FPL	65.4	17.1	17.5	1,139
500% FPL or more	70.9	16.7	12.5	1,640

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-2: Household Support for Health Reform in Massachusetts, by Education and Work Status of the Household Target Person's Family, 2010

	Supports Reform	Does Not Support Reform	Undecided/Unknown	Sample size
All households	68.9	16.0	15.1	4,455
Highest educational attainment of adults in family				
Less than high school	66.8	14.9	18.3	169
High school graduate or GED	65.8	17.9	16.2	1,788
4 year college degree or more	71.9	14.3	13.8	2,426
Unknown	51.6	25.6	22.8	72
Work status of adults in family				
No workers in family	70.6	14.3	15.0	1,275
Only part-time workers	74.1	14.8	11.1	371
One or more full-time workers	68.1	17.2	14.6	2,586
Unknown	62.9	10.2	26.9	223
Longest job tenure of adults in family				
No workers in family	70.6	14.3	15.1	1,275
Less than 12 months	71.0	15.7	13.3	169
12 months or more	68.7	16.7	14.5	2,827
Unknown	61.6	12.9	25.5	184
Largest firm size of adults in family				
No workers in family	70.6	14.3	15.1	1,275
Less than 51 employees	66.8	18.3	14.9	626
51 employees or more	69.4	16.4	14.2	2,321
Unknown	63.8	12.8	23.5	233
Availability of ESI offer to adults within family ¹				
Any family member works at a firm that offers ESI to at least some of its employees				
Yes	68.6	16.6	14.9	2,764
No	70.6	14.8	14.6	1,508
Unknown	64.4	14.4	21.2	183
Any family member offered ESI at his/her firm				
Yes	68.1	16.8	15.1	2,655
No	70.8	14.9	14.3	1,641
Unknown	67.0	11.4	21.6	159

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-3: Demographic, Health and Socioeconomic Characteristics of Households Aware of the Individual Mandate, 2010

	Number (Thousands) ¹	Percent
All households aware of the mandate	5,100	100.0
Age		
Child (0 to 18)	1,220	24.0
Non-elderly adult (19 to 64)	3,230	63.3
Elderly adult (65 and older)	650	12.7
Gender		
Male	2,530	49.6
Female	2,570	50.4
Race/Ethnicity		
White, non-Hispanic	4,130	81.1
Black, non-Hispanic	220	4.3
Asian, non-Hispanic	260	5.2
Other/multiple races, non-Hispanic	160	3.2
Hispanic	320	6.3
U.S. citizen		
Yes	4,880	95.8
No	170	3.4
Unknown	40	0.8
Years residing in Massachusetts		
5 years or less	550	10.7
More than 5 years	4,450	87.4
Unknown	90	1.9
Health status		
Good, very good, or excellent	4,610	90.5
Fair or poor	490	9.5
Activities limited by health problem		
Yes	910	17.9
No	4,180	82.1
Family type ²		
Single-parent family with children	430	8.5
Two-parent family with children	2,110	41.4
Married couple, no children	1,300	25.5
Single, no children	1,260	24.6
Family income relative to the Federal Poverty Level (FPL)		
Less than 150% FPL	920	18.0
150 to 299% FPL	860	16.9
300 to 499% FPL	1,360	26.6
500% FPL or more	1,960	38.4
Sample size	3,545	3,545

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-4: Education and Employment Characteristics of Households Aware of the Individual Mandate, 2010

	Number (Thousands) ¹	Percent
All households aware of the mandate	5,100	100.0
Highest educational attainment of adults in family ²		
Less than high school	120	2.4
High school graduate or GED	1,850	36.3
4 year college degree or more	3,060	60.0
Unknown	70	1.4
Work status of adults in family		
No workers in family	1,040	20.4
Only part-time workers	450	8.9
One or more full-time workers	3,350	65.8
Unknown	250	5.0
Longest job tenure of adults in family		
No workers in family	1,040	20.4
Less than 12 months	250	4.9
12 months or more	3,610	70.8
Unknown	200	4.0
Largest firm size of adults in family		
No workers in family	1,040	20.4
Less than 51 employees	750	14.7
51 employees or more	3,040	59.6
Unknown	270	5.3
Availability of ESI offer to adults within family		
Any family member works at a firm that offers ESI to at least some of its employees		
Yes	3,580	70.2
No	1,300	25.6
Unknown	210	4.2
Any family member offered ESI at his/her firm		
Yes	3,450	67.6
No	1,470	28.8
Unknown	180	3.5
Sample size	3,545	3,545

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

(2) Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit

Table A.7-1: Household Awareness of Individual Mandate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the Household Target Person, 2010

	Aware of individual mandate	Not aware of individual mandate	Unknown	Sample size
All households	79.4	18.4	2.3	4,455
Age				
Child (0 to 18)	78.2	19.5	2.3	640
Non-elderly adult (19 to 64)	81.4	16.4	2.1	2,836
Elderly adult (65 and older)	72.1	24.9	3.0	979
Gender				
Male	81.2	16.4	2.4	2,012
Female	77.6	20.2	2.2	2,443
Race/Ethnicity				
White, non-Hispanic	81.5	16.1	2.4	3,827
Black, non-Hispanic	60.8	38.2	0.9	154
Asian, non-Hispanic	83.2	15.6	1.3	168
Other/multiple races, non-Hispanic	80.7	18.7	0.6	104
Hispanic	67.3	29.5	3.1	202
U.S. citizen				
Yes	81.1	18.3	0.6	4,208
No	73.5	25.5	1.0	128
Unknown	24.8	11.2	64.0	119
Years residing in Massachusetts				
5 years or less	75.8	23.7	0.5	397
More than 5 years	81.5	17.9	0.6	3,895
Unknown	40.7	12.2	47.2	163
Health status				
Good, very good, or excellent	80.7	17.0	2.3	3,855
Fair or poor	68.5	29.5	2.1	600
Activities limited by health problem				
Yes	74.9	22.8	2.4	994
No	80.4	17.3	2.3	3,461
Family type ¹				
Single-parent family with children	71.4	26.6	2.0	259
Two-parent family with children	80.5	17.0	2.5	1,287
Married couple, no children	83.4	14.6	2.0	1,281
Single, no children	76.6	21.1	2.3	1,628
Family income relative to the Federal Poverty Level (FPL) ¹				
Less than 150% FPL	68.2	28.2	3.6	830
150 to 299% FPL	72.3	25.0	2.6	846
300 to 499% FPL	81.4	15.9	2.7	1,139
500% FPL or more	88.4	10.7	1.0	1,640

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.1-1: Uninsurance Rate for Children in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2010

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	0.2	1.1	0.0	640
Age				
Less than 6 years	0.8	1.2	0.0	175
6 to 13 years	0.0	1.2	0.0	260
14 to 18 years	0.0	0.8	0.0	205
Gender				
Male	0.0	0.4	0.0	332
Female	0.4	1.9	0.0	308
Race/Ethnicity				
White, non-Hispanic	0.0	1.3	0.0	484
Non-white, non-Hispanic	1.1	1.1	0.0	103
Hispanic	0.0	0.0	0.0	53
U.S. citizenship status				
U.S. Citizens	0.2	1.0	0.0	620
Years residing in Massachusetts				
Five years or less	0.0	0.8	0.0	96
More than 5 years	0.3	1.0	0.0	523
Health and Disability Status				
Good, very good or excellent AND no activity limitations due to health problems	0.2	1.2	0.0	564
Fair or poor OR activity limitations due to health problems	0.0	0.6	0.0	76
Family type ¹				
Single-parent family with children	0.8	1.5	0.0	160
Two-parent family with children	0.0	0.9	0.0	479
Family Income relative to the Federal Poverty Level (FPL)				
Less than 150% FPL	0.0	0.6	0.0	115
150 to 299% FPL	1.1	1.5	0.0	118
300 to 499% FPL	0.0	1.1	0.0	190
500% FPL or more	0.0	1.1	0.0	217
Highest educational attainment of adults in family				
High school graduate or GED	0.0	1.1	0.0	216
4 year college degree or more	0.4	1.2	0.0	378
Work status of adults in family				
No workers in family	1.5	2.5	0.0	76
One or more full-time workers	0.0	0.9	0.0	475

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.2-1: Health Insurance Coverage of Children in Massachusetts, by Family Income, 2010

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total non-elderly adult population (thousands)	620	330	290	440	230	210	500
Total non-elderly adult population (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Any health insurance coverage	99.5	100.0	98.9	100.0	100.0	100.0	100.0
Uninsured	0.5	0.0	1.1	0.0	0.0	0.0	0.0
Among those with insurance, type of coverage ²							
1. Medicare	3.1	4.9	1.0	0.0	0.0	0.0	0.0
2. Employer-sponsored insurance	48.3	28.9	70.6	83.7	82.1	85.4	91.0
3. MassHealth, CommCare, or CommChoice	44.4	63.6	22.4	9.4	7.9	11.1	2.3
4. Non-group coverage	4.0	2.6	5.5	5.8	7.9	3.4	5.9
5. Other health insurance	0.2	0.0	0.4	1.1	2.1	0.0	0.9
Ever uninsured in last 12 months	1.0	0.6	1.5	1.1	2.1	0.0	1.1
Always insured in last 12 months	97.1	95.9	98.5	98.5	97.9	99.1	98.9
Unknown	1.9	3.5	0.0	0.4	0.0	0.9	0.0
Always uninsured in last 12 months	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ever insured in last 12 months	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Unknown	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Number of months uninsured in last 12 months							
None	97.1	95.9	98.5	98.5	97.9	99.1	98.9
1 to 5 months	0.7	0.0	1.5	1.1	2.1	0.0	0.0
6 to 11 months	0.3	0.6	0.0	0.0	0.0	0.0	1.1
12 months ³	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unknown	1.9	3.5	0.0	0.4	0.0	0.9	0.0
Among those uninsured for 12 months, length of time uninsured							
Less than 2 years	--	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--	--
Received any care through Free Care in last 12 months	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Did not receive care through Free Care in last 12 months	98.9	97.9	100.0	99.6	100.0	99.1	100.0
Unknown	1.1	2.1	0.0	0.4	0.0	0.9	0.0
Sample size	233	115	118	190	102	88	217

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.2-2: Health Insurance Coverage of Children in Massachusetts, by Race/Ethnicity, 2010

	Non-Hispanic		Hispanic
	White	Non-white	
Total non-elderly adult population (thousands) ¹	1,080	300	180
Total non-elderly adult population (percent)	100.0	100.0	100.0
Any health insurance coverage	100.0	98.9	100.0
Uninsured	0.0	1.1	0.0
Among those with insurance, type of coverage ²			
1. Medicare	0.3	3.7	2.8
2. Employer-sponsored insurance	74.7	69.4	59.3
3. MassHealth, CommCare, or CommChoice	17.4	24.3	37.9
4. Non-group coverage	6.8	2.2	0.0
5. Other health insurance	0.8	0.4	0.0
Ever uninsured in last 12 months	1.3	1.1	0.0
Always insured in last 12 months	97.8	97.9	100.0
Unknown	0.9	1.1	0.0
Always uninsured in last 12 months	0.0	0.0	0.0
Ever insured in last 12 months	100.0	100.0	100.0
Unknown	0.0	0.0	0.0
Number of months uninsured in last 12 months			
None	97.8	97.9	100.0
1 to 5 months	0.6	1.1	0.0
6 to 11 months	0.7	0.0	0.0
12 months ³	0.0	0.0	0.0
Unknown	0.9	1.1	0.0
Among those uninsured for 12 months, length of time uninsured			
Less than 2 years	--	--	--
2 to 5 years	--	--	--
5 years or more	--	--	--
Received any care through Free Care in last 12 months	0.0	0.0	0.0
Did not receive care through Free Care in last 12 months	99.2	100.0	100.0
Unknown	0.8	0.0	0.0
Sample size	484	103	53

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.2-3: Health Insurance Coverage of Children in Massachusetts, by Health and Disability Status, 2010

	Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems	Fair or Poor Health OR Activity Limitations due to Health Problems
Total non-elderly adult population (thousands) ¹	1,350	210
Total non-elderly adult population (percent)	100.0	100.0
Any health insurance coverage	99.8	100.0
Uninsured	0.2	0.0
Among those with insurance, type of coverage ²		
1. Medicare	0.8	3.8
2. Employer-sponsored insurance	75.8	46.7
3. MassHealth, CommCare, or CommChoice	17.2	46.2
4. Non-group coverage	5.4	3.4
5. Other health insurance	0.8	0.0
Ever uninsured in last 12 months	1.2	0.6
Always insured in last 12 months	98.2	97.2
Unknown	0.6	2.2
Always uninsured in last 12 months	0.0	0.0
Ever insured in last 12 months	100.0	100.0
Unknown	0.0	0.0
Number of months uninsured in last 12 months		
None	98.2	97.2
1 to 5 months	0.6	0.6
6 to 11 months	0.6	0.0
12 months ³	0.0	0.0
Unknown	0.6	2.2
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Received any care through Free Care in last 12 months	0.0	0.0
Did not receive care through Free Care in last 12 months	99.7	97.8
Unknown	0.3	2.2
Sample size	564	76

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant.

This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.4-1: Health Care Access and Use for Children in Massachusetts, by Family Income, 2010

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	620	330	290	440	230	210	500
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	94.1	94.3	93.8	98.0	98.2	97.7	98.9
Emergency room visits in last 12 months							
Any emergency room visit	30.1	35.1	24.4	30.6	39.4	21.0	23.0
Multiple emergency room visits	13.7	18.2	8.6	11.4	15.0	7.5	7.0
Emergency room visit for non-emergency condition	12.8	12.6	13.0	11.2	16.9	4.8	9.0
Hospital stay in last 12 months	5.9	7.9	3.6	5.3	6.9	3.5	4.5
Any visit to a doctor (including specialists) in last 12 months	91.2	90.9	91.5	94.4	91.9	97.2	97.8
Visit to a general doctor in last 12 months							
Any doctor visits	90.3	90.1	90.5	93.8	91.9	95.9	97.5
Multiple doctor visits	73.9	73.3	74.7	72.5	68.9	76.4	82.7
Doctor visit for preventive care	88.5	87.2	90.1	88.3	85.2	91.7	94.4
Any specialist visits in last 12 months	28.6	30.6	26.3	32.6	30.3	35.1	39.7
Any dental care visits in the last year	78.5	77.1	80.0	76.3	81.8	70.2	81.0
Took one or more prescription drugs in last 12 months	53.4	51.8	55.3	53.1	51.1	55.4	56.5
Any unmet need for health care because of cost	14.2	10.2	18.7	11.4	14.5	8.0	6.0
Unmet need for doctor care	2.4	2.3	2.4	1.6	1.5	1.8	1.8
Unmet need for specialist care	4.9	5.1	4.8	2.6	3.3	1.8	2.3
Unmet need for dental care	8.9	5.5	12.7	8.4	11.9	4.6	2.2
Did not fill a prescription for medicine	5.9	5.6	6.4	2.9	4.1	1.6	2.5
Any difficulties getting health care	18.6	22.7	13.9	11.9	11.1	12.8	13.7
Unable to get appointment when needed	10.5	12.8	8.0	7.3	6.4	8.3	10.9
Doctor's office/clinic did not accept health insurance	8.9	9.7	7.9	3.5	5.5	1.3	2.5
Doctor's office/clinic not accepting new patients	6.8	7.9	5.5	5.1	5.6	4.5	3.5
Out of pocket health care costs in last 12 months							
Less than \$200	34.8	51.7	15.6	16.0	10.3	22.3	14.5
\$200 to \$499	22.9	18.2	28.3	21.2	23.8	18.4	17.3
\$500 to \$999	12.2	8.6	16.2	21.7	18.1	25.7	25.1
\$1,000 to \$2,999	11.9	8.9	15.3	22.9	26.9	18.5	21.2
\$3,000 to \$4,999	5.6	1.8	9.9	7.6	9.9	5.1	13.8
\$5,000 or more	4.1	0.8	7.8	6.0	4.7	7.5	7.5
Unknown	8.6	10.2	6.8	4.5	6.3	2.4	0.7
Any problems paying medical bills in past 12 months	28.5	23.4	34.2	23.0	26.2	19.4	8.5
Sample size	233	115	118	190	102	88	217

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-2: Health Care Access and Use for Children in Massachusetts, by Race/Ethnicity, 2010

	Non-Hispanic		Hispanic
	White	Non-white	
Total population (thousands) ¹	1,080	300	180
Total population (percent)	100.0	100.0	100.0
Has a usual source of care (excluding ER)	97.2	96.0	94.6
Emergency room visits in last 12 months			
Any emergency room visit	25.1	31.4	39.4
Multiple emergency room visits	9.0	13.3	18.6
Emergency room visit for non-emergency condition	8.6	17.5	15.4
Hospital stay in last 12 months	4.6	6.3	7.4
Any visit to a doctor (including specialists) in last 12 months	96.1	89.5	91.0
Visit to a general doctor in last 12 months			
Any doctor visits	95.4	89.5	89.5
Multiple doctor visits	79.2	68.6	71.9
Doctor visit for preventive care	91.8	85.7	89.5
Any specialist visits in last 12 months	35.7	23.9	34.1
Any dental care visits in the last year	78.5	78.2	80.6
Took one or more prescription drugs in last 12 months	57.0	46.8	51.1
Any unmet need for health care because of cost	11.9	6.8	11.3
Unmet need for doctor care	1.7	2.4	2.7
Unmet need for specialist care	2.2	5.6	6.9
Unmet need for dental care	7.9	3.6	4.3
Did not fill a prescription for medicine	3.5	2.4	9.9
Any difficulties getting health care	14.7	18.9	11.5
Unable to get appointment when needed	9.0	14.5	6.5
Doctor's office/clinic did not accept health insurance	5.6	5.4	3.6
Doctor's office/clinic not accepting new patients	6.4	2.0	4.1
Out of pocket health care costs in last 12 months			
Less than \$200	17.7	27.1	48.0
\$200 to \$499	22.1	19.3	14.1
\$500 to \$999	18.8	19.9	18.3
\$1,000 to \$2,999	20.2	12.8	12.8
\$3,000 to \$4,999	10.2	7.9	1.7
\$5,000 or more	6.5	4.5	2.9
Unknown	4.4	8.5	2.2
Any problems paying medical bills in past 12 months	21.8	14.7	23.3
Sample size	484	103	53

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-3: Health Care Access and Use for Children in Massachusetts, by Health and Disability Status, 2010

	Good, Very Good, or Excellent Health AND No Activity Limitations due to Health Problems	Fair or Poor Health OR Activity Limitations due to Health Problems
Total population (thousands) ¹	1,350	210
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	97.0	94.7
Emergency room visits in last 12 months		
Any emergency room visit	25.4	44.8
Multiple emergency room visits	9.3	21.3
Emergency room visit for non-emergency condition	10.4	16.0
Hospital stay in last 12 months	5.0	7.0
Any visit to a doctor (including specialists) in last 12 months	94.1	94.7
Visit to a general doctor in last 12 months		
Any doctor visits	93.6	93.3
Multiple doctor visits	75.2	83.9
Doctor visit for preventive care	90.9	86.7
Any specialist visits in last 12 months	28.0	67.5
Any dental care visits in the last year	78.5	79.6
Took one or more prescription drugs in last 12 months	50.4	80.2
Any unmet need for health care because of cost	9.5	19.6
Unmet need for doctor care	1.4	5.6
Unmet need for specialist care	2.6	8.5
Unmet need for dental care	6.6	7.0
Did not fill a prescription for medicine	2.9	11.5
Any difficulties getting health care	12.4	32.8
Unable to get appointment when needed	8.0	21.3
Doctor's office/clinic did not accept health insurance	3.8	15.6
Doctor's office/clinic not accepting new patients	3.6	16.1
Out of pocket health care costs in last 12 months		
Less than \$200	22.3	28.1
\$200 to \$499	21.4	15.7
\$500 to \$999	19.8	13.7
\$1,000 to \$2,999	16.9	24.5
\$3,000 to \$4,999	8.4	11.5
\$5,000 or more	6.2	2.8
Unknown	5.1	3.8
Any problems paying medical bills in past 12 months	17.6	39.8
Sample size	564	76

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.1-1: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2010

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population	2.9	5.7	1.4	2,836
Age				
19 to 25 years	5.0	10.9	3.8	229
26 to 44 years	2.9	6.3	1.0	985
45 to 64 years	2.1	3.6	1.0	1,622
Gender				
Male	4.3	7.1	2.1	1,289
Female	1.5	4.4	0.7	1,547
Race/Ethnicity				
White, non-Hispanic	2.6	4.9	1.3	2,446
Black, non-Hispanic	2.5	9.9	2.0	94
Asian, non-Hispanic	2.3	6.5	0.0	113
Other/multiple races, non-Hispanic	0.0	8.9	0.0	64
Hispanic	7.3	10.3	3.5	119
U.S. citizen				
Yes	2.8	5.4	1.3	2,662
No	3.6	8.5	2.3	99
Years residing in Massachusetts				
Five years or less	2.1	6.8	0.7	265
More than 5 years	2.9	5.5	1.4	2,468
Health Status				
Good, very good or excellent	2.7	5.5	1.3	2,483
Fair or poor	4.2	7.1	2.1	353
Activities are limited by health problem				
Yes	4.1	7.5	1.7	607
No	2.6	5.3	1.3	2,229
Family type ¹				
Single-parent family with children	1.0	2.7	1.0	98
Two-parent family with children	1.4	3.3	0.5	765
Married couple, no children	2.8	5.2	1.1	849
Single individual, no children	4.8	9.2	2.6	1,124
Family Income relative to the Federal Poverty Level (FPL)				
Less than 150% FPL	6.2	12.4	3.1	488
150 to 299% FPL	5.1	11.5	2.7	424
300 to 499% FPL	2.1	3.6	0.7	724
500% FPL or more	0.6	1.1	0.3	1,200
Highest educational attainment of adults in family				
Less than high school	9.5	13.6	6.1	68
High school graduate or GED	4.9	9.4	2.3	1,086
4 year college degree or more	1.1	2.8	0.5	1,643
Work status of adults in family				
No workers in family	6.6	9.8	3.7	481
Only part-time workers	4.2	9.7	1.0	237
One or more full-time workers	1.8	4.2	0.9	1,978

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

¹Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.1-2: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Education and Employment Status, 2010

	Percent Uninsured at the Time of Survey	Percent Ever Uninsured in Prior Year	Percent Uninsured for Full Year	Sample size
Total population (percent)	2.9	5.7	1.4	2,836
Highest educational attainment				
Less than high school	8.5	15.9	5.3	92
High school graduate or GED	4.1	8.2	1.9	1,264
4 year college degree or more	1.3	2.7	0.6	1,442
Unknown	2.2	5.2	0.0	38
Full-time student				
Yes	2.5	3.4	2.5	155
No	2.9	5.9	1.3	2,645
Unknown	0.0	5.2	0.0	36
Veteran of U.S. military				
Yes	1.9	5.8	0.0	198
No	2.9	5.7	1.5	2,610
Unknown	0.0	2.0	0.0	28
Work status				
Not working	4.7	8.3	2.4	708
Part-time work	3.0	6.9	0.7	356
Full-time work	1.9	4.0	1.0	1,611
Unknown	3.6	8.2	1.9	161
Job tenure				
Not working	4.7	8.3	2.4	708
Less than 12 months	4.5	12.5	1.8	206
12 months or more	1.7	3.6	0.8	1,795
Unknown	4.9	7.4	2.5	127
Firm size				
Not working	4.7	8.3	2.4	708
Less than 10 employees	4.8	11.2	2.1	317
11 to 50 employees	4.7	7.4	1.7	195
51 to 100 employees	2.6	3.3	2.6	176
101 to 500 employees	1.7	3.2	1.0	337
501 to 1000 employees	0.0	3.0	0.0	154
1000 employees or more	0.3	1.9	0.0	610
Unknown	3.0	5.9	1.2	339
Less than 51 employees	4.6	9.4	1.9	526
51 employees or more	1.1	2.8	0.6	1,447
Unknown	4.4	7.4	2.1	155
Availability of ESI offer				
Firm offers ESI to at least some of its employees				
Yes	1.1	3.0	0.6	1,754
No	5.8	10.3	2.6	959
Unknown	4.4	7.9	3.2	123
Firm offers ESI to him/her				
Yes	0.7	2.2	0.4	1,657
No	5.7	10.5	2.6	1,070
Unknown	6.5	9.1	2.6	109

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

Table C.2-1: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Family Income, 2010

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total non-elderly adult population (thousands)	1,440	820	620	1,020	560	460	1,500
Total non-elderly adult population (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Any health insurance coverage	94.3	93.8	94.9	97.9	97.2	98.7	99.4
Uninsured	5.7	6.2	5.1	2.1	2.8	1.3	0.6
Among those with insurance, type of coverage ²							
1. Medicare	12.2	15.3	8.2	3.8	4.4	3.1	1.1
2. Employer-sponsored insurance	52.8	44.0	64.2	88.9	87.5	90.5	93.6
3. MassHealth, CommCare, or CommChoice	28.1	33.6	20.9	3.6	3.6	3.7	1.7
4. Non-group coverage	4.2	3.6	5.0	2.5	2.5	2.6	2.7
5. Other health insurance	2.7	3.5	1.7	1.2	2.0	0.2	0.9
Ever uninsured in last 12 months	12.0	12.4	11.5	3.6	4.4	2.6	1.1
Always insured in last 12 months	87.0	87.2	86.7	96.0	95.3	96.9	98.4
Unknown	1.0	0.4	1.7	0.4	0.3	0.5	0.4
Always uninsured in last 12 months	2.9	3.1	2.7	0.7	1.2	0.2	0.3
Ever insured in last 12 months	95.8	95.6	96.1	98.7	98.4	99.0	99.6
Unknown	1.3	1.3	1.2	0.6	0.4	0.8	0.0
Number of months uninsured in last 12 months							
None	87.0	87.2	86.7	96.0	95.3	96.9	98.4
1 to 5 months	4.3	4.1	4.6	1.4	1.7	0.9	0.6
6 to 11 months	2.5	2.8	2.1	0.7	0.7	0.7	0.0
12 months ³	2.9	3.1	2.7	0.7	1.2	0.2	0.3
Unknown	3.2	2.8	3.8	1.2	1.1	1.3	0.6
Among those uninsured for 12 months, length of time uninsured							
Less than 2 years	--	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--	--
Received any care through Free Care in last 12 months	1.7	1.6	1.9	0.3	0.3	0.3	0.0
Did not receive care through Free Care in last 12 months	96.8	96.8	96.8	99.0	99.5	98.4	99.6
Unknown	1.5	1.6	1.3	0.7	0.2	1.3	0.4
Sample size	912	488	424	724	382	342	1,200

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-2: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2010

	Non-Hispanic			Hispanic
	White	Black	Other	
Total non-elderly adult population (thousands) ¹	3,200	200	300	250
Total non-elderly adult population (percent)	100.0	100.0	100.0	100.0
Any health insurance coverage	97.4	97.5	98.5	92.7
Uninsured	2.6	2.5	1.5	7.3
Among those with insurance, type of coverage ²				
1. Medicare	5.1	9.3	4.8	11.6
2. Employer-sponsored insurance	80.7	66.9	74.1	56.1
3. MassHealth, CommCare, or CommChoice	9.1	20.2	16.9	29.3
4. Non-group coverage	3.4	1.5	2.5	2.8
5. Other health insurance	1.7	2.0	1.7	0.2
Ever uninsured in last 12 months	4.9	9.9	7.3	10.3
Always insured in last 12 months	94.6	89.7	91.4	87.5
Unknown	0.5	0.4	1.3	2.1
Always uninsured in last 12 months	1.3	2.0	0.0	3.5
Ever insured in last 12 months	98.0	98.0	99.4	96.2
Unknown	0.7	0.0	0.6	0.4
Number of months uninsured in last 12 months				
None	94.6	89.7	91.4	87.5
1 to 5 months	1.7	5.5	2.1	4.7
6 to 11 months	0.8	1.9	3.1	1.8
12 months	1.3	2.0	0.0	3.5
Unknown	1.6	0.8	3.4	2.5
Among those uninsured for 12 months, length of time uninsured				
Less than 2 years	--	--	--	--
2 to 5 years	--	--	--	--
5 years or more	--	--	--	--
Received any care through Free Care in last 12 months	0.6	0.0	0.7	2.4
Did not receive care through Free Care in last 12 months	98.8	96.8	97.4	96.4
Unknown	0.6	3.2	1.9	1.2
Sample size	2,446	94	177	119

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-3: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Health Status, 2010

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total non-elderly adult population (thousands) ¹	3,520	440
Total non-elderly adult population (percent)	100.0	100.0
Any health insurance coverage	97.3	95.8
Uninsured	2.7	4.2
Among those with insurance, type of coverage ²		
1. Medicare	3.1	26.7
2. Employer-sponsored insurance	82.0	45.4
3. MassHealth, CommCare, or CommChoice	9.9	24.2
4. Non-group coverage	3.4	1.6
5. Other health insurance	1.6	2.0
Ever uninsured in last 12 months	5.5	7.1
Always insured in last 12 months	93.9	91.5
Unknown	0.5	1.3
Always uninsured in last 12 months	1.3	2.1
Ever insured in last 12 months	98.1	96.8
Unknown	0.6	1.0
Number of months uninsured in last 12 months		
None	93.9	91.5
1 to 5 months	2.1	2.6
6 to 11 months	1.1	1.0
12 months	1.3	2.1
Unknown	1.6	2.7
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Received any care through Free Care in last 12 months	0.6	1.9
Did not receive care through Free Care in last 12 months	98.5	97.4
Unknown	0.9	0.7
Sample size	2,483	353

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-4: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Disability Status, 2010

	No activity limitations due to health problems	Activity limitations due to health problems
Total non-elderly adult population (thousands) ¹	3,210	750
Total non-elderly adult population (percent)	100.0	100.0
Any health insurance coverage	97.4	95.9
Uninsured	2.6	4.1
Among those with insurance, type of coverage ²		
1. Medicare	1.5	24.2
2. Employer-sponsored insurance	83.9	52.4
3. MassHealth, CommCare, or CommChoice	9.8	19.0
4. Non-group coverage	3.4	2.3
5. Other health insurance	1.5	2.1
Ever uninsured in last 12 months	5.3	7.5
Always insured in last 12 months	94.1	91.6
Unknown	0.6	0.9
Always uninsured in last 12 months	1.3	1.7
Ever insured in last 12 months	98.1	97.5
Unknown	0.6	0.8
Number of months uninsured in last 12 months		
None	94.1	91.6
1 to 5 months	1.9	3.3
6 to 11 months	1.1	1.1
12 months	1.3	1.7
Unknown	1.6	2.4
Among those uninsured for 12 months, length of time uninsured		
Less than 2 years	--	--
2 to 5 years	--	--
5 years or more	--	--
Received any care through Free Care in last 12 months	0.5	1.7
Did not receive care through Free Care in last 12 months	98.7	97.3
Unknown	0.8	1.0
Sample size	2,229	607

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-5: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Work Status, 2010

	Working	Not Working	Unknown
Total non-elderly adult population (thousands) ¹	2,750	970	240
Total non-elderly adult population (percent)	100.0	100.0	100.0
Any health insurance coverage	97.9	95.3	96.4
Uninsured	2.1	4.7	3.6
Among those with insurance, type of coverage ²			
1. Medicare	1.2	18.5	7.2
2. Employer-sponsored insurance	87.4	54.6	63.1
3. MassHealth, CommCare, or CommChoice	8.0	19.7	19.3
4. Non-group coverage	2.2	4.6	8.4
5. Other health insurance	1.3	2.4	2.0
Ever uninsured in last 12 months	4.6	8.3	8.2
Always insured in last 12 months	95.1	90.9	87.7
Unknown	0.3	0.7	4.1
Always uninsured in last 12 months	1.0	2.4	1.9
Ever insured in last 12 months	98.4	96.7	98.1
Unknown	0.6	0.9	0.0
Number of months uninsured in last 12 months			
None	95.1	90.9	87.7
1 to 5 months	1.3	3.8	4.8
6 to 11 months	1.3	0.9	0.2
12 months	1.0	2.4	1.9
Unknown	1.3	2.0	5.3
Among those uninsured for 12 months, length of time uninsured			
Less than 2 years	--	--	--
2 to 5 years	--	--	--
5 years or more	--	--	--
Received any care through Free Care in last 12 months	0.6	0.5	2.8
Did not receive care through Free Care in last 12 months	98.9	98.4	93.3
Unknown	0.5	1.1	3.9
Sample size	1,967	708	161

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,850	110	--
Total population (percent)	--	100.0	100.0	100.0	--
Age					
19 to 25 years	530	13.3	13.0	23.4	-10.4
26 to 44 years	1,650	41.6	41.5	42.8	-1.3
45 to 64 years	1,790	45.1	45.5	33.8	11.7 *
Gender					
Male	1,880	47.4	46.7	71.5	-24.8 ***
Female	2,090	52.6	53.3	28.5	24.8 ***
Race/Ethnicity					
White, non-Hispanic	3,200	80.9	81.1	75.1	6.0
Black, non-Hispanic	200	5.1	5.2	4.6	0.6
Asian, non-Hispanic	190	4.9	4.9	4.0	1.0
Other/multiple races, non-Hispanic	110	2.7	2.8	0.0	2.8 ***
Hispanic	250	6.4	6.1	16.4	-10.3
U.S. citizenship status					
Citizen	3,660	92.4	92.4	89.7	2.7
Non-citizen	200	5.0	4.9	6.3	-1.4
Unknown	110	2.7	2.6	4.0	-1.3
Years residing in Massachusetts					
5 years or less	430	10.9	11.0	8.1	2.9
More than 5 years	3,380	85.3	85.2	86.3	-1.0
Unknown	150	3.8	3.8	5.7	-1.9
Health Status					
Good, very good or excellent	3,520	88.9	89.1	83.7	5.4
Fair or poor	440	11.1	10.9	16.3	-5.4
Activities are limited by health problem	750	18.9	18.6	27.4	-8.8
Family type					
Single-parent family with children	190	4.7	4.8	1.6	3.2 *
Two-parent family with children	1,410	35.6	36.1	17.9	18.3 ***
Married couple, no children	1,080	27.2	27.2	26.3	0.9
Single individual, no children	1,290	32.5	31.9	54.2	-22.3 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	520	13.2	12.6	33.9	-21.3 ***
100 to 149% FPL	290	7.4	7.3	10.6	-3.3
150 to 199% FPL	210	5.3	5.3	8.0	-2.8
200 to 249% FPL	200	5.0	4.8	9.6	-4.7
250 to 299% FPL	210	5.4	5.2	10.4	-5.2
300 to 399% FPL	560	14.3	14.3	13.9	0.4
400 to 499% FPL	460	11.5	11.7	5.4	6.3 **
500 to 599% FPL	380	9.5	9.6	7.3	2.3
600% FPL or more	1,130	28.4	29.2	0.9	28.3 ***
Less than 150% FPL	820	20.6	19.9	44.5	-24.6 ***
150 to 299% FPL	620	15.7	15.3	28.0	-12.7 **
300 to 499% FPL	1,020	25.8	26.0	19.3	6.6
500% FPL or more	1,500	37.9	38.8	8.2	30.6 ***
Sample size	2,836	2,836	2,763	73	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,710	230	--
Total population (percent)	--	100.0	100.0	100.0	--
Age					
19 to 25 years	530	13.3	12.6	25.3	-12.8 **
26 to 44 years	1,650	41.6	41.2	46.0	-4.9
45 to 64 years	1,790	45.1	46.2	28.6	17.6 ***
Gender					
Male	1,880	47.4	46.6	59.2	-12.6 **
Female	2,090	52.6	53.4	40.8	12.6 **
Race/Ethnicity					
White, non-Hispanic	3,200	80.9	81.7	69.8	11.9 **
Black, non-Hispanic	200	5.1	4.9	8.9	-4.0
Asian, non-Hispanic	190	4.9	4.8	5.5	-0.7
Other/multiple races, non-Hispanic	110	2.7	2.6	4.2	-1.6
Hispanic	250	6.4	6.0	11.6	-5.6
U.S. citizenship status					
Citizen	3,660	92.4	92.6	87.4	5.3
Non-citizen	200	5.0	4.8	7.4	-2.5
Unknown	110	2.7	2.5	5.2	-2.7
Years residing in Massachusetts					
5 years or less	430	10.9	10.7	12.9	-2.2
More than 5 years	3,380	85.3	85.7	82.4	3.3
Unknown	150	3.8	3.7	4.7	-1.0
Health Status					
Good, very good or excellent	3520	88.9	89.2	86.1	3.1
Fair or poor	440	11.1	10.8	13.9	-3.1
Activities are limited by health problem	750	18.9	18.5	25.0	-6.5
Family type					
Single-parent family with children	190	4.7	4.8	2.2	2.6 **
Two-parent family with children	1,410	35.6	36.7	20.5	16.2 ***
Married couple, no children	1,080	27.2	27.5	24.6	2.9
Single individual, no children	1,290	32.5	31.0	52.7	-21.7 ***
Family Income relative to the Federal Poverty Level (FPL)					
Less than 100% FPL	520	13.2	12.2	29.2	-16.9 ***
100 to 149% FPL	290	7.4	6.9	15.4	-8.5 ***
150 to 199% FPL	210	5.3	4.7	15.5	-10.8 ***
200 to 249% FPL	200	5.0	4.7	9.4	-4.8
250 to 299% FPL	210	5.4	5.2	6.7	-1.5
300 to 399% FPL	560	14.3	14.5	10.9	3.6
400 to 499% FPL	460	11.5	11.9	5.3	6.7 ***
500 to 599% FPL	380	9.5	9.8	4.3	5.5 ***
600% FPL or more	1,130	28.4	30.0	3.3	26.8 ***
Less than 150% FPL	820	20.6	19.2	44.6	-25.5 ***
150 to 299% FPL	620	15.7	14.5	31.7	-17.1 ***
300 to 499% FPL	1,020	25.8	26.4	16.2	10.3 ***
500% FPL or more	1,500	37.9	39.9	7.6	32.3 ***
Sample size	2,836	2,836	2,671	148	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,850	110	--
Total population (percent)	--	100.0	100.0	100.0	--
Highest educational attainment of adults in family					
Less than high school	100	2.5	2.3	8.4	-6.0
High school graduate or GED	1,570	39.5	38.7	67.8	-29.1 ***
4 year college degree or more	2,240	56.6	57.6	22.8	34.8 ***
Unknown	60	1.4	1.4	1.0	0.4
Work status of adults in family					
No workers in family	610	15.5	14.9	35.9	-21.0 ***
Only part-time workers	370	9.3	9.2	13.8	-4.7
One or more full-time workers	2,770	69.9	70.6	44.4	26.2 ***
Unknown	210	5.3	5.3	5.8	-0.5
Longest job tenure of adults in family					
No workers in family	610	15.5	14.9	35.9	-21.0 ***
Less than 12 months	230	5.8	5.6	13.5	-7.8 *
12 months or more	2,950	74.5	75.3	46.7	28.6 ***
Unknown	160	4.1	4.1	3.9	0.3
Largest firm size of adults in family					
No workers in family	610	15.5	14.9	35.9	-21.0 ***
Less than 10 employees	320	8.1	7.9	14.8	-6.9
11 to 50 employees	250	6.2	6.1	9.6	-3.4
51 to 100 employees	250	6.2	6.2	8.7	-2.5
101 to 500 employees	440	11.1	11.2	8.2	3.0
501 to 1000 employees	250	6.3	6.5	0.0	6.5 ***
1000 employees or more	1,200	30.3	30.9	8.7	22.2 ***
Unknown	640	16.2	16.3	14.1	2.1
Less than 51 employees	590	15.0	14.7	24.4	-9.7
51 employees or more	2,520	63.6	64.5	33.3	31.2 ***
Unknown	230	5.9	5.9	6.4	-0.5
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	2,920	73.8	75.0	34.1	40.9 ***
No	870	21.8	20.7	59.8	-39.1 ***
Unknown	170	4.4	4.3	6.1	-1.8
Any family member offered ESI at his/her firm					
Yes	2,790	70.5	71.8	28.5	43.3 ***
No	1,020	25.7	24.5	64.2	-39.7 ***
Unknown	150	3.8	3.7	7.3	-3.6
Any adult in family has ESI	3,130	79.0	80.9	13.1	67.8 ***
No adults in family have ESI	810	20.4	18.5	83.1	-64.6 ***
Unknown	30	0.6	0.6	3.8	-3.2
Sample size	2,836	2,836	2,763	73	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-4: Education and Employment Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,850	110	--
Total population (percent)	--	100.0	100.0	100.0	--
Highest educational attainment					
Less than high school	150	3.8	3.6	11.4	-7.8 *
High school graduate or GED	1,790	45.2	44.6	65.6	-21.0 ***
4 year college degree or more	1,960	49.6	50.4	21.9	28.5 ***
Unknown	50	1.3	1.4	1.0	0.3
Full-time student					
Yes	340	8.7	8.7	7.5	1.2
No	3,580	90.2	90.2	92.5	-2.3
Unknown	40	1.1	1.1	0.0	1.1 ***
Veteran of U.S. military					
Yes	240	5.9	6.0	4.0	2.0
No	3,700	93.3	93.2	96.0	-2.8
Unknown	30	0.8	0.8	0.0	0.8 ***
Work status					
Not working	970	24.5	24.1	40.7	-16.6 **
Part-time work	540	13.5	13.5	14.1	-0.5
Full-time work	2,210	55.8	56.3	37.4	18.9 ***
Unknown	240	6.2	6.1	7.8	-1.7
Job tenure					
Not working	970	24.5	24.1	40.7	-16.6 **
Less than 12 months	330	8.5	8.3	13.5	-5.1
12 months or more	2,470	62.4	63.1	37.9	25.2 ***
Unknown	180	4.6	4.5	8.0	-3.5
Firm size					
Not working	970	24.5	24.1	40.7	-16.6 **
Less than 10 employees	430	10.9	10.7	18.4	-7.7
11 to 50 employees	290	7.4	7.2	12.1	-4.9
51 to 100 employees	240	6.1	6.1	5.6	0.5
101 to 500 employees	430	10.8	11.0	6.5	4.4
501 to 1000 employees	220	5.6	5.7	0.0	5.7 ***
1000 employees or more	850	21.4	22.0	2.5	19.5 ***
Unknown	530	13.3	13.2	14.1	-0.9
Less than 51 employees	750	18.9	18.6	30.6	-12.0 **
51 employees or more	2,000	50.5	51.4	19.3	32.1 ***
Unknown	240	6.1	6.0	9.5	-3.5
Availability of ESI offer					
Firm offers ESI to at least some of its employees					
Yes	2,420	61.1	62.2	22.9	39.3 ***
No	1,350	34.2	33.1	69.8	-36.6 ***
Unknown	190	4.7	4.6	7.3	-2.7
Firm offers ESI to him/her					
Yes	2,270	57.3	58.6	14.3	44.4 ***
No	1,530	38.6	37.5	76.4	-39.0 ***
Unknown	160	4.1	3.9	9.3	-5.4
Sample size	2,836	2,836	2763	73	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-5: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,710	230	--
Total population (percent)	--	100.0	100.0	100.0	--
Highest educational attainment of adults in family					
Less than high school	100	2.5	2.3	6.0	-3.7
High school graduate or GED	1,570	39.5	38.0	65.2	-27.3 ***
4 year college degree or more	2,240	56.6	58.3	27.5	30.8 ***
Unknown	60	1.4	1.4	1.2	0.2
Work status of adults in family					
No workers in family	610	15.5	14.8	26.6	-11.8 **
Only part-time workers	370	9.3	8.9	15.9	-6.9 ***
One or more full-time workers	2,770	69.9	71.3	51.3	20.0 ***
Unknown	210	5.3	5.0	6.2	-1.3
Longest job tenure of adults in family					
No workers in family	610	15.5	14.8	26.6	-11.8 **
Less than 12 months	230	5.8	5.0	18.4	-13.3 ***
12 months or more	2,950	74.5	76.4	50.1	26.3 ***
Unknown	160	4.1	3.8	5.0	-1.1
Largest firm size of adults in family					
No workers in family	610	15.5	14.8	26.6	-11.8 **
Less than 10 employees	320	8.1	7.5	18.2	-10.6 ***
11 to 50 employees	250	6.2	6.1	8.5	-2.3
51 to 100 employees	250	6.2	6.3	6.6	-0.3
101 to 500 employees	440	11.1	11.4	6.9	4.6 **
501 to 1000 employees	250	6.3	6.5	3.5	3.0
1000 employees or more	1,200	30.3	31.5	13.3	18.2 ***
Unknown	640	16.2	15.8	16.5	-0.7
Less than 51 employees	590	15.0	14.2	27.4	-13.2 ***
51 employees or more	2,520	63.6	65.3	39.2	26.1 ***
Unknown	230	5.9	5.7	6.8	-1.1
Availability of ESI offer to adults within family ²					
Any family member works at a firm that offers ESI to at least some of its employees					
Yes	2,920	73.8	75.9	44.3	31.6 ***
No	870	21.8	20.1	49.1	-28.9 ***
Unknown	170	4.4	4.0	6.7	-2.6
Any family member offered ESI at his/her firm					
Yes	2,790	70.5	72.9	36.0	36.9 ***
No	1,020	25.7	23.6	58.6	-35.0 ***
Unknown	150	3.8	3.6	5.5	-1.9
Any adult in family has ESI	3,130	79.0	82.4	25.5	56.9 ***
No adults in family have ESI	810	20.4	17.2	70.7	-53.5 ***
Unknown	30	0.6	0.4	3.8	-3.4 **
Sample size	2836	2836	2671	148	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-6: Education and Employment Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,710	230	--
Total population (percent)	--	100.0	100.0	100.0	--
Highest educational attainment					
Less than high school	150	3.8	3.4	10.6	-7.2 *
High school graduate or GED	1,790	45.2	44.1	64.6	-20.5 ***
4 year college degree or more	1,960	49.6	51.1	23.5	27.6 ***
Unknown	50	1.3	1.4	1.2	0.1
Full-time student					
Yes	340	8.7	8.8	5.2	3.6
No	3,580	90.2	90.1	93.8	-3.7
Unknown	40	1.1	1.1	1.0	0.1
Veteran of U.S. military					
Yes	240	5.9	6.0	6.0	0.0
No	3,700	93.3	93.2	93.7	-0.5
Unknown	30	0.8	0.8	0.3	0.5
Work status					
Not working	970	24.5	23.8	35.8	-12.0 **
Part-time work	540	13.5	13.4	16.3	-2.9
Full-time work	2,210	55.8	57.0	39.1	18.0 ***
Unknown	240	6.2	5.8	8.9	-3.1
Job tenure					
Not working	970	24.5	23.8	35.8	-12.0 **
Less than 12 months	330	8.5	7.8	18.6	-10.8 ***
12 months or more	2,470	62.4	64.1	39.6	24.5 ***
Unknown	180	4.6	4.3	6.0	-1.7
Firm size					
Not working	970	24.5	23.8	35.8	-12.0 **
Less than 10 employees	430	10.9	10.3	21.4	-11.1 ***
11 to 50 employees	290	7.4	7.3	9.5	-2.2
51 to 100 employees	240	6.1	6.3	3.6	2.7
101 to 500 employees	430	10.8	11.2	6.0	5.2 ***
501 to 1000 employees	220	5.6	5.8	3.0	2.8
1000 employees or more	850	21.4	22.4	7.1	15.3 ***
Unknown	530	13.3	12.9	13.7	-0.8
Less than 51 employees	750	18.9	18.2	31.3	-13.1 ***
51 employees or more	2,000	50.5	52.2	25.0	27.2 ***
Unknown	240	6.1	5.8	7.9	-2.1
Availability of ESI offer					
Firm offers ESI to at least some of its employees					
Yes	2,420	61.1	63.1	31.8	31.2 ***
No	1,350	34.2	32.5	61.7	-29.1 ***
Unknown	190	4.7	4.4	6.5	-2.1
Firm offers ESI to him/her					
Yes	2,270	57.3	59.6	22.5	37.1 ***
No	1,530	38.6	36.6	71.0	-34.4 ***
Unknown	160	4.1	3.8	6.5	-2.7
Sample size	2,836	2,836	2,671	148	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-1: Health Care Access and Use of Insured and Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Insured	Uninsured	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,850	110	--
Total population (percent)	--	100.0	100.0	100.0	--
Has a usual source of care (excluding ER)	3,600	91.0	92.2	49.5	42.7 ***
Emergency room visits in last 12 months					
Any emergency room visit	900	22.7	22.9	16.5	6.4
Multiple emergency room visits	350	8.9	9.1	3.8	5.3 *
Emergency room visit for non-emergency condition	310	7.9	8.0	2.9	5.1 **
Hospital stay in last 12 months	290	7.3	7.5	1.4	6.1 ***
Any visit to a doctor (including specialists) in last 12 months	3,350	84.7	86.1	37.4	48.7 ***
Visit to a general doctor in last 12 months					
Any doctor visits	3,210	81.0	82.3	35.1	47.2 ***
Multiple doctor visits	2,250	56.8	57.8	22.4	35.4 ***
Doctor visit for preventive care	2,920	73.6	75.0	28.5	46.5 ***
Any specialist visits in last 12 months	1,960	49.6	50.7	10.0	40.8 ***
Any dental care visits in the last year	2,940	74.2	75.5	29.2	46.3 ***
Took one or more prescription drugs in last 12 months	2,700	68.3	69.6	24.4	45.2 ***
Any unmet need for health care because of cost	1,150	28.9	27.8	65.9	-38.1 ***
Unmet need for doctor care	330	8.3	7.0	53.4	-46.4 ***
Unmet need for specialist care	400	10.1	9.0	47.3	-38.3 ***
Unmet need for dental care	900	22.7	21.6	59.4	-37.8 ***
Did not fill a prescription for medicine	420	10.7	9.9	36.6	-26.7 ***
Any difficulties getting health care	1,070	27.0	27.2	21.7	5.5
Unable to get appointment when needed	740	18.6	18.8	14.0	4.7
Doctor's office/clinic did not accept health insurance	340	8.6	8.4	15.9	-7.5
Doctor's office/clinic not accepting new patients	500	12.6	12.6	13.5	-0.9
Out of pocket health care costs in last 12 months					
Less than \$200	870	22.1	21.4	45.3	-23.9 ***
\$200 to \$499	790	20.0	20.0	17.8	2.3
\$500 to \$999	690	17.4	17.7	8.6	9.1 **
\$1,000 to \$2,999	750	18.8	19.2	7.8	11.4 ***
\$3,000 to \$4,999	300	7.7	7.8	2.1	5.8 ***
\$5,000 or more	200	5.1	5.1	3.4	1.7
Unknown	350	8.9	8.7	15.1	-6.4
Any problems paying medical bills in past 12 months	730	18.3	17.7	38.9	-21.2 ***
Sample size	2,836	2,836	2,763	73	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2010

	Total Population		Always insured in the past year	Ever uninsured in the past year	Difference
	Number (Thousands) ¹	Percent			
Total population (thousands) ¹	3,960	--	3,710	230	--
Total population (percent)	--	100.0	100.0	100.0	--
Has a usual source of care (excluding ER)	3,600	91.0	92.5	67.6	24.9 ***
Emergency room visits in last 12 months					
Any emergency room visit	900	22.7	22.4	27.7	-5.3
Multiple emergency room visits	350	8.9	8.9	8.0	1.0
Emergency room visit for non-emergency condition	310	7.9	7.7	9.0	-1.3
Hospital stay in last 12 months	290	7.3	7.5	4.0	3.5 **
Any visit to a doctor (including specialists) in last 12 months	3,350	84.7	86.8	52.1	34.7 ***
Visit to a general doctor in last 12 months					
Any doctor visits	3,210	81.0	83.1	50.7	32.4 ***
Multiple doctor visits	2,250	56.8	58.3	33.4	24.9 ***
Doctor visit for preventive care	2,920	73.6	75.8	41.9	33.8 ***
Any specialist visits in last 12 months	1,960	49.6	51.3	20.9	30.4 ***
Any dental care visits in the last year	2,940	74.2	76.8	36.2	40.6 ***
Took one or more prescription drugs in last 12 months	2,700	68.3	70.3	38.6	31.7 ***
Any unmet need for health care because of cost	1,150	28.9	26.6	68.1	-41.5 ***
Unmet need for doctor care	330	8.3	6.1	43.3	-37.2 ***
Unmet need for specialist care	400	10.1	8.2	40.9	-32.7 ***
Unmet need for dental care	900	22.7	20.9	52.1	-31.3 ***
Did not fill a prescription for medicine	420	10.7	9.2	34.5	-25.2 ***
Any difficulties getting health care	1,070	27.0	27.0	25.8	1.2
Unable to get appointment when needed	740	18.6	18.6	17.7	0.9
Doctor's office/clinic did not accept health insurance	340	8.6	8.0	18.0	-10.1 **
Doctor's office/clinic not accepting new patients	500	12.6	12.3	16.2	-4.0
Out of pocket health care costs in last 12 months					
Less than \$200	870	22.1	21.2	37.1	-15.9 ***
\$200 to \$499	790	20.0	20.1	20.0	0.1
\$500 to \$999	690	17.4	17.8	12.3	5.5 **
\$1,000 to \$2,999	750	18.8	19.4	9.7	9.7 ***
\$3,000 to \$4,999	300	7.7	8.1	1.7	6.3 ***
\$5,000 or more	200	5.1	5.2	3.8	1.3
Unknown	350	8.9	8.2	15.2	-7.0 **
Any problems paying medical bills in past 12 months	730	18.3	16.8	41.7	-24.8 ***
Sample size	2,836	2,836	2,671	148	

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

* (**) (***) Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-3: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Family Income, 2010

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	1,440	820	620	1,020	560	460	1,500
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	88.2	88.4	88.1	91.3	90.5	92.3	93.4
Emergency room visits in last 12 months							
Any emergency room visit	33.6	36.6	29.6	18.5	21.1	15.3	15.2
Multiple emergency room visits	15.5	17.8	12.4	7.6	9.3	5.4	3.6
Emergency room visit for non-emergency condition	12.6	15.2	9.2	6.1	7.6	4.3	4.5
Hospital stay in last 12 months	11.1	12.3	9.6	6.0	4.9	7.3	4.6
Any visit to a doctor (including specialists) in last 12 months	81.9	81.8	81.9	84.8	81.5	88.9	87.3
Visit to a general doctor in last 12 months							
Any doctor visits	77.9	77.6	78.3	81.6	78.8	85.0	83.4
Multiple doctor visits	59.0	58.0	60.2	54.2	54.2	54.3	56.3
Doctor visit for preventive care	72.3	71.3	73.6	73.4	71.4	75.8	75.1
Any specialist visits in last 12 months	46.2	48.3	43.4	48.3	45.2	52.1	53.7
Any dental care visits in the last year	62.7	61.8	63.9	76.3	73.3	79.9	83.7
Took one or more prescription drugs in last 12 months	65.5	67.0	63.5	67.3	65.2	70.0	71.5
Any unmet need for health care because of cost	40.8	37.6	45.0	29.2	29.6	28.8	17.3
Unmet need for doctor care	13.8	12.4	15.5	7.9	8.0	7.8	3.3
Unmet need for specialist care	15.2	13.7	17.1	10.8	10.5	11.2	4.7
Unmet need for dental care	33.0	29.9	36.9	22.0	23.4	20.2	13.3
Did not fill a prescription for medicine	16.3	16.5	16.1	10.7	11.4	9.9	5.2
Any difficulties getting health care	30.5	29.7	31.6	25.3	22.8	28.4	24.8
Unable to get appointment when needed	19.3	18.9	19.9	18.8	17.7	20.2	17.9
Doctor's office/clinic did not accept health insurance	14.3	14.4	14.1	7.0	7.6	6.4	4.3
Doctor's office/clinic not accepting new patients	15.5	15.7	15.2	9.8	7.3	13.0	11.7
Out of pocket health care costs in last 12 months							
Less than \$200	33.5	42.0	22.3	17.0	19.9	13.3	14.7
\$200 to \$499	19.8	17.3	23.0	22.4	23.7	20.9	18.5
\$500 to \$999	15.4	14.8	16.2	19.0	18.1	20.0	18.3
\$1,000 to \$2,999	11.6	8.1	16.2	23.0	20.5	26.1	22.9
\$3,000 to \$4,999	5.5	3.3	8.3	5.6	5.4	5.9	11.1
\$5,000 or more	3.5	2.7	4.4	5.6	5.4	5.9	6.3
Unknown	10.8	11.7	9.6	7.4	7.0	7.9	8.1
Any problems paying medical bills in past 12 months	27.4	24.5	31.2	19.8	20.7	18.7	8.6
Sample size	912	488	424	724	382	342	1,200

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-4: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2010

	Non-Hispanic			Hispanic
	White	Black	Other	
Total population (thousands) ¹	3,200	200	300	250
Total population (percent)	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	91.5	94.7	86.6	86.1
Emergency room visits in last 12 months				
Any emergency room visit	20.7	42.8	25.0	28.8
Multiple emergency room visits	7.4	15.0	13.8	18.1
Emergency room visit for non-emergency condition	6.4	20.5	9.6	13.7
Hospital stay in last 12 months	6.4	8.3	12.1	12.3
Any visit to a doctor (including specialists) in last 12 months	86.0	86.3	74.2	79.4
Visit to a general doctor in last 12 months				
Any doctor visits	82.1	81.4	72.3	76.2
Multiple doctor visits	57.8	53.1	50.3	54.0
Doctor visit for preventive care	74.4	74.5	66.5	71.5
Any specialist visits in last 12 months	51.7	39.7	36.3	46.3
Any dental care visits in the last year	76.7	52.5	68.6	66.7
Took one or more prescription drugs in last 12 months	69.8	57.6	62.9	64.3
Any unmet need for health care because of cost	28.5	32.9	25.6	35.3
Unmet need for doctor care	7.9	10.7	11.3	8.4
Unmet need for specialist care	9.5	13.1	10.2	15.1
Unmet need for dental care	22.3	24.0	20.1	29.6
Did not fill a prescription for medicine	10.4	14.8	11.2	10.4
Any difficulties getting health care	26.1	22.5	33.6	33.8
Unable to get appointment when needed	17.4	17.6	27.1	24.7
Doctor's office/clinic did not accept health insurance	8.1	8.7	11.7	11.3
Doctor's office/clinic not accepting new patients	11.9	8.8	17.6	18.1
Out of pocket health care costs in last 12 months				
Less than \$200	19.3	36.4	23.1	44.4
\$200 to \$499	19.2	17.2	33.6	15.7
\$500 to \$999	18.5	17.0	11.8	11.1
\$1,000 to \$2,999	20.9	10.7	12.0	8.2
\$3,000 to \$4,999	8.3	6.5	2.9	5.7
\$5,000 or more	5.4	0.0	6.7	4.0
Unknown	8.4	12.2	10.0	11.0
Any problems paying medical bills in past 12 months	17.7	25.4	16.2	23.9
Sample size	2,446	94	177	119

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-5: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Health Status, 2010

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	3,520	440
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	91.1	90.3
Emergency room visits in last 12 months		
Any emergency room visit	19.8	46.1
Multiple emergency room visits	6.2	30.6
Emergency room visit for non-emergency condition	6.8	16.1
Hospital stay in last 12 months	5.0	25.7
Any visit to a doctor (including specialists) in last 12 months	83.9	90.7
Visit to a general doctor in last 12 months		
Any doctor visits	80.3	86.4
Multiple doctor visits	53.9	79.6
Doctor visit for preventive care	73.0	78.3
Any specialist visits in last 12 months	46.8	71.4
Any dental care visits in the last year	75.9	60.7
Took one or more prescription drugs in last 12 months	65.4	91.0
Any unmet need for health care because of cost	26.8	46.1
Unmet need for doctor care	7.3	16.2
Unmet need for specialist care	8.7	21.2
Unmet need for dental care	20.8	37.9
Did not fill a prescription for medicine	8.9	24.8
Any difficulties getting health care	24.7	45.6
Unable to get appointment when needed	17.0	31.7
Doctor's office/clinic did not accept health insurance	7.2	20.2
Doctor's office/clinic not accepting new patients	10.8	26.5
Out of pocket health care costs in last 12 months		
Less than \$200	22.0	22.5
\$200 to \$499	20.5	15.5
\$500 to \$999	17.6	16.3
\$1,000 to \$2,999	19.0	17.7
\$3,000 to \$4,999	7.4	9.8
\$5,000 or more	4.7	8.1
Unknown	8.8	10.1
Any problems paying medical bills in past 12 months	16.2	35.7
Sample size	2,483	353

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-6: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Disability Status, 2010

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	3,210	750
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	90.6	92.4
Emergency room visits in last 12 months		
Any emergency room visit	19.2	37.7
Multiple emergency room visits	6.2	20.7
Emergency room visit for non-emergency condition	6.6	13.4
Hospital stay in last 12 months	4.4	20.0
Any visit to a doctor (including specialists) in last 12 months	83.4	90.4
Visit to a general doctor in last 12 months		
Any doctor visits	79.7	86.5
Multiple doctor visits	52.2	76.5
Doctor visit for preventive care	73.1	76.1
Any specialist visits in last 12 months	45.0	69.4
Any dental care visits in the last year	76.5	64.2
Took one or more prescription drugs in last 12 months	63.9	86.8
Any unmet need for health care because of cost	25.8	42.2
Unmet need for doctor care	6.6	15.5
Unmet need for specialist care	8.1	18.9
Unmet need for dental care	20.4	32.5
Did not fill a prescription for medicine	8.2	21.4
Any difficulties getting health care	23.5	42.1
Unable to get appointment when needed	16.1	29.5
Doctor's office/clinic did not accept health insurance	6.8	16.3
Doctor's office/clinic not accepting new patients	10.5	21.7
Out of pocket health care costs in last 12 months		
Less than \$200	22.3	21.3
\$200 to \$499	20.6	17.1
\$500 to \$999	17.3	17.9
\$1,000 to \$2,999	19.0	18.1
\$3,000 to \$4,999	7.3	9.2
\$5,000 or more	5.0	5.6
Unknown	8.5	10.8
Any problems paying medical bills in past 12 months	15.2	31.9
Sample size	2,229	607

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Family Income, 2010

	Non-elderly Adult Population		Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	Number (Thousands) ¹	Percent	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	3960	--	1,440	820	620	1,020	560	460	1,500
Total population (percent)	--	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Impact of individual mandate on insurance coverage									
Insured--already had coverage	2,770	70.0	54.2	54.3	54.1	73.2	71.0	75.9	82.9
Insured--obtained coverage	190	4.8	8.6	7.3	10.4	3.6	3.6	3.7	1.9
Not insured--could not find affordable coverage	80	1.9	3.4	2.6	4.4	1.7	2.2	1.0	0.6
Not insured--decided not to obtain coverage	20	0.4	0.4	0.3	0.5	0.5	0.4	0.5	0.3
Something else	70	1.7	2.6	3.1	2.0	1.5	1.5	1.5	1.1
Not aware of mandate	650	16.4	23.8	25.2	21.9	14.7	14.8	14.6	10.6
Don't know/refused	190	4.7	7.0	7.2	6.6	4.9	6.6	2.7	2.5
Paid penalty in 2010 taxes for not having coverage by December 31, 2009	60	1.5	3.0	2.2	4.1	1.3	1.2	1.4	0.3
Did not pay penalty	3,810	96.2	92.4	94.1	90.3	97.5	97.1	98.1	98.9
Unknown	90	2.2	4.6	3.7	5.7	1.2	1.7	0.5	0.8
Support for health reform									
Supports reform	2,760	69.6	70.1	72.0	67.5	66.1	63.9	68.9	71.5
Does not support reform	640	16.2	14.9	13.2	17.3	19.2	19.4	19.1	15.3
Undecided/Unknown	560	14.2	15.0	14.8	15.2	14.6	16.7	12.1	13.2
Sample size	2,836	2,836	912	488	424	724	382	342	1,200

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-1: Health Care Access and Use for Elderly Adults in Massachusetts, by Family Income, 2010

	Family Income Less Than 300% FPL			Family Income Between 300% and 500% FPL			Family Income At or Above 500% FPL
	All	Less than 150% FPL	150-299% FPL	All	300-399% FPL	400-499% FPL	
Total population (thousands) ¹	480	200	270	210	120	90	220
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	94.0	92.3	95.3	94.9	95.3	94.4	97.6
Emergency room visits in last 12 months							
Any emergency room visit	33.2	32.5	33.7	25.8	23.8	28.7	25.2
Multiple emergency room visits	15.2	17.0	13.9	10.2	9.6	11.2	7.2
Emergency room visit for non-emergency condition	8.8	11.3	7.0	3.8	3.8	3.8	4.2
Hospital stay in last 12 months	25.5	26.1	25.2	16.6	15.6	18.1	14.4
Any visit to a doctor (including specialists) in last 12 months	89.8	86.6	92.2	94.1	94.3	93.8	97.1
Visit to a general doctor in last 12 months							
Any doctor visits	85.9	79.7	90.4	91.3	90.8	91.9	95.5
Multiple doctor visits	72.8	68.8	75.8	76.0	69.1	85.9	81.9
Doctor visit for preventive care	81.5	75.0	86.2	88.9	87.6	90.8	90.6
Any specialist visits in last 12 months	61.7	55.6	66.1	72.6	66.3	81.7	79.2
Any dental care visits in the last year	52.2	44.6	57.8	82.4	82.0	83.1	86.7
Took one or more prescription drugs in last 12 months	87.6	83.9	90.4	91.1	90.4	92.1	92.8
Any unmet need for health care because of cost	22.1	23.9	20.8	10.5	8.5	13.4	6.7
Unmet need for doctor care	3.8	4.5	3.2	0.9	0.4	1.5	0.7
Unmet need for specialist care	2.8	1.9	3.4	2.4	1.7	3.3	1.0
Unmet need for dental care	14.2	14.5	13.9	7.2	7.1	7.2	2.6
Did not fill a prescription for medicine	10.6	10.1	11.0	3.2	3.4	2.9	4.5
Any difficulties getting health care	14.0	16.2	12.4	15.6	13.6	18.4	14.8
Unable to get appointment when needed	8.7	8.7	8.6	10.5	8.5	13.3	11.6
Doctor's office/clinic did not accept health insurance	4.8	7.5	2.9	1.5	1.2	2.0	1.7
Doctor's office/clinic not accepting new patients	5.0	5.6	4.5	5.1	3.9	6.8	5.8
Out of pocket health care costs in last 12 months							
Less than \$200	27.9	39.3	19.5	13.1	13.1	13.1	11.3
\$200 to \$499	17.3	14.5	19.3	21.2	24.7	16.2	17.9
\$500 to \$999	16.7	17.3	16.3	16.7	17.6	15.5	16.3
\$1,000 to \$2,999	17.4	11.4	21.8	24.4	24.1	24.8	26.5
\$3,000 to \$4,999	7.0	5.9	7.9	12.5	9.4	16.9	12.2
\$5,000 or more	4.7	1.0	7.4	5.7	4.1	8.1	10.0
Unknown	9.0	10.5	7.9	6.4	7.0	5.5	5.7
Any problems paying medical bills in past 12 months	11.8	13.2	10.7	4.8	4.2	5.7	5.3
Sample size	531	227	304	225	130	95	223

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-2: Health Care Access and Use for Elderly Adults in Massachusetts, by Race/Ethnicity¹, 2010

	White, Non-Hispanic	Other
Total population (thousands) ²	790	110
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	96.0	88.5
Emergency room visits in last 12 months		
Any emergency room visit	29.8	28.0
Multiple emergency room visits	11.7	15.2
Emergency room visit for non-emergency condition	5.0	17.7
Hospital stay in last 12 months	20.7	21.3
Any visit to a doctor (including specialists) in last 12 months	94.0	82.2
Visit to a general doctor in last 12 months		
Any doctor visits	91.2	76.6
Multiple doctor visits	77.7	61.4
Doctor visit for preventive care	87.3	71.3
Any specialist visits in last 12 months	71.8	43.9
Any dental care visits in the last year	68.4	60.8
Took one or more prescription drugs in last 12 months	91.4	77.2
Any unmet need for health care because of cost	14.3	25.9
Unmet need for doctor care	2.3	3.0
Unmet need for specialist care	2.1	3.6
Unmet need for dental care	8.6	18.1
Did not fill a prescription for medicine	6.5	14.6
Any difficulties getting health care	13.3	23.8
Unable to get appointment when needed	9.5	11.9
Doctor's office/clinic did not accept health insurance	2.2	11.0
Doctor's office/clinic not accepting new patients	4.4	11.3
Out of pocket health care costs in last 12 months		
Less than \$200	18.9	31.9
\$200 to \$499	18.7	16.1
\$500 to \$999	16.5	17.6
\$1,000 to \$2,999	22.7	10.2
\$3,000 to \$4,999	10.0	6.3
\$5,000 or more	6.8	2.1
Unknown	6.5	15.7
Any problems paying medical bills in past 12 months	7.8	14.7
Sample size	897	82

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Non-white, non-Hispanic and Hispanic categories have been combined due to small sample sizes.

²Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-3: Health Care Access and Use for Elderly Adults in Massachusetts, by Health Status, 2010

	Good, Very Good, or Excellent Health	Fair or Poor Health
Total population (thousands) ¹	680	220
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	95.6	93.4
Emergency room visits in last 12 months		
Any emergency room visit	24.0	47.1
Multiple emergency room visits	7.9	25.5
Emergency room visit for non-emergency condition	5.3	10.5
Hospital stay in last 12 months	14.6	40.3
Any visit to a doctor (including specialists) in last 12 months	91.8	95.0
Visit to a general doctor in last 12 months		
Any doctor visits	88.9	91.0
Multiple doctor visits	72.7	85.4
Doctor visit for preventive care	84.9	86.7
Any specialist visits in last 12 months	66.5	74.4
Any dental care visits in the last year	72.3	52.3
Took one or more prescription drugs in last 12 months	87.9	95.1
Any unmet need for health care because of cost	12.7	25.4
Unmet need for doctor care	1.1	6.2
Unmet need for specialist care	1.6	4.2
Unmet need for dental care	7.9	15.5
Did not fill a prescription for medicine	6.3	11.2
Any difficulties getting health care	14.2	15.6
Unable to get appointment when needed	9.2	11.8
Doctor's office/clinic did not accept health insurance	3.3	3.2
Doctor's office/clinic not accepting new patients	5.7	3.7
Out of pocket health care costs in last 12 months		
Less than \$200	21.8	16.5
\$200 to \$499	18.7	17.3
\$500 to \$999	16.3	17.8
\$1,000 to \$2,999	21.4	20.5
\$3,000 to \$4,999	9.3	10.3
\$5,000 or more	5.5	8.4
Unknown	7.1	9.1
Any problems paying medical bills in past 12 months	7.2	13.1
Sample size	749	230

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-4: Health Care Access and Use for Elderly Adults in Massachusetts, by Disability Status, 2010

	No activity limitations due to health problems	Activity limitations due to health problems
Total population (thousands) ¹	610	290
Total population (percent)	100.0	100.0
Has a usual source of care (excluding ER)	94.9	95.4
Emergency room visits in last 12 months		
Any emergency room visit	22.4	44.5
Multiple emergency room visits	8.2	20.4
Emergency room visit for non-emergency condition	5.9	7.9
Hospital stay in last 12 months	13.0	37.2
Any visit to a doctor (including specialists) in last 12 months	91.2	95.3
Visit to a general doctor in last 12 months		
Any doctor visits	88.9	90.6
Multiple doctor visits	73.4	80.7
Doctor visit for preventive care	85.1	85.9
Any specialist visits in last 12 months	63.1	79.7
Any dental care visits in the last year	71.2	59.6
Took one or more prescription drugs in last 12 months	87.0	95.3
Any unmet need for health care because of cost	12.4	22.7
Unmet need for doctor care	1.7	3.7
Unmet need for specialist care	1.7	3.3
Unmet need for dental care	8.3	12.8
Did not fill a prescription for medicine	5.1	12.4
Any difficulties getting health care	12.8	18.3
Unable to get appointment when needed	7.7	14.3
Doctor's office/clinic did not accept health insurance	2.5	4.9
Doctor's office/clinic not accepting new patients	5.9	3.8
Out of pocket health care costs in last 12 months		
Less than \$200	23.9	13.2
\$200 to \$499	19.0	17.0
\$500 to \$999	15.7	18.6
\$1,000 to \$2,999	21.7	20.1
\$3,000 to \$4,999	8.3	12.1
\$5,000 or more	4.7	9.4
Unknown	6.7	9.5
Any problems paying medical bills in past 12 months	6.8	12.4
Sample size	661	318

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.2-1: Health Insurance Coverage in Massachusetts, by Region, 2010

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	810	780	720	2,220	1,170	720
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0
Any health insurance coverage	97.9	97.7	97.0	98.7	98.3	97.9
Uninsured	2.1	2.3	3.0	1.3	1.7	2.1
Among those with insurance, type of coverage ²						
1. Medicare	19.5	13.9	16.6	15.7	18.8	16.4
2. Employer-sponsored insurance	59.4	70.3	66.2	71.6	61.4	62.2
3. MassHealth, CommCare, or CommChoice	16.6	11.4	11.4	8.0	15.7	17.7
4. Non-group coverage	3.1	2.9	4.1	3.9	2.8	2.0
5. Other health insurance	1.4	1.5	1.6	0.8	1.5	1.7
Ever uninsured in last 12 months	4.5	6.0	4.2	2.4	3.9	5.7
Always insured in last 12 months	94.3	93.6	95.4	97.0	95.7	93.3
Unknown	1.2	0.4	0.4	0.7	0.4	1.0
Always uninsured in last 12 months	1.1	1.1	1.5	0.8	0.4	1.0
Ever insured in last 12 months	98.1	98.1	98.4	99.1	99.2	98.6
Unknown	0.8	0.8	0.2	0.2	0.3	0.5
Number of months uninsured in last 12 months						
None	94.3	93.6	95.4	97.0	95.7	93.3
1 to 5 months	1.5	2.5	1.3	1.1	1.1	2.6
6 to 11 months	0.5	1.2	0.6	0.3	1.7	1.2
12 months ³	1.1	1.1	1.5	0.8	0.4	1.0
Unknown	2.6	1.6	1.2	0.9	1.1	1.9
Among those uninsured for 12 months, length of time uninsured						
Less than 2 years	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--
Received any care through Free Care in last 12 months	0.4	1.0	0.4	0.3	0.5	0.4
Did not receive care through Free Care in last 12 months	98.4	98.2	99.2	99.1	99.4	98.1
Unknown	1.2	0.8	0.5	0.6	0.1	1.5
Sample size	621	567	497	1,506	870	394

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.2-2: Health Insurance Coverage of Non-elderly Adults in Massachusetts, By Region, 2010

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	480	500	440	1,330	690	520
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0
Any health insurance coverage	96.9	96.3	95.2	98.2	97.2	97.1
Uninsured	3.1	3.7	4.8	1.8	2.8	2.9
Among those with insurance, type of coverage ²						
1. Medicare	9.3	3.7	4.7	4.2	6.3	8.3
2. Employer-sponsored insurance	70.3	80.1	80.5	83.6	72.3	74.1
3. MassHealth, CommCare, or CommChoice	15.7	12.6	10.3	6.6	15.8	14.6
4. Non-group coverage	3.1	2.0	2.5	4.3	3.1	2.0
5. Other health insurance	1.6	1.6	2.0	1.2	2.5	1.0
Ever uninsured in last 12 months	6.1	8.8	6.7	3.3	6.1	7.1
Always insured in last 12 months	92.5	91.0	93.3	95.9	93.3	92.1
Unknown	1.3	0.2	0.0	0.7	0.6	0.7
Always uninsured in last 12 months	1.4	1.7	2.4	1.2	0.8	1.4
Ever insured in last 12 months	97.3	97.0	97.4	98.5	98.7	98.0
Unknown	1.4	1.3	0.3	0.3	0.6	0.6
Number of months uninsured in last 12 months						
None	92.5	91.0	93.3	95.9	93.3	92.1
1 to 5 months	2.1	3.4	2.1	1.5	1.6	3.4
6 to 11 months	0.3	1.9	1.0	0.2	2.6	1.4
12 months ³	1.4	1.7	2.4	1.2	0.8	1.4
Unknown	3.6	2.0	1.2	1.1	1.7	1.6
Among those uninsured for 12 months, length of time uninsured						
Less than 2 years	--	--	--	--	--	--
2 to 5 years	--	--	--	--	--	--
5 years or more	--	--	--	--	--	--
Received any care through Free Care in last 12 months	0.7	1.5	0.6	0.5	0.8	0.4
Did not receive care through Free Care in last 12 months	97.7	97.7	99.2	98.7	99.1	97.5
Unknown	1.6	0.8	0.2	0.8	0.1	2.0
Sample size	386	374	330	934	524	288

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.³Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.3-1: Demographic, Health and Socioeconomic Characteristics of Massachusetts Residents, By Region, 2010

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	810	780	720	2,220	1,170	720
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0
Age						
Child (0 to 18)	26.3	23.5	24.3	25.3	26.0	16.9
Non-elderly adult (19 to 64)	59.3	63.6	62.1	60.2	58.7	71.4
Elderly adult (65 and older)	14.4	12.9	13.6	14.5	15.3	11.6
Gender						
Male	49.9	49.8	46.7	49.2	48.4	44.9
Female	50.1	50.2	53.3	50.8	51.6	55.1
	100.0	100.0	100.0	100.0	100.0	100.0
Race/Ethnicity						
White, non-Hispanic	81.7	87.3	83.2	78.3	86.9	52.3
Black, non-Hispanic	3.3	2.7	1.7	3.9	3.3	23.9
Asian, non-Hispanic	2.8	3.4	2.1	8.4	1.1	7.3
Other/multiple races, non-Hispanic	3.9	0.7	1.7	3.4	4.2	3.8
Hispanic	8.4	5.9	11.3	6.1	4.4	12.7
U.S. citizenship status						
Citizen	96.0	96.2	93.9	92.5	94.9	90.5
Non-citizen	1.8	2.4	2.0	5.4	2.0	6.6
Unknown	2.2	1.4	4.1	2.1	3.1	2.9
Years residing in Massachusetts						
5 years or less	10.6	9.4	12.8	12.3	8.1	14.2
More than 5 years	86.0	87.8	81.8	84.5	88.2	81.6
Unknown	3.4	2.9	5.3	3.2	3.7	4.2
Health Status						
Good, very good or excellent	87.0	87.2	89.1	91.7	87.1	87.4
Fair or poor	13.0	12.8	10.9	8.3	12.9	12.6
Activities are limited by health problem	24.1	20.8	20.1	15.6	19.2	20.4
Family type						
Single-parent family with children	12.0	6.6	10.0	7.9	10.7	11.7
Two-parent family with children	39.0	47.6	38.6	44.6	41.1	25.6
Married couple, no children	24.5	23.2	25.3	23.3	24.1	27.0
Single individual, no children	24.5	22.7	26.1	24.2	24.1	35.7
Family Income relative to the Federal Poverty Level (FPL)						
Less than 100% FPL	13.9	8.4	14.7	12.0	11.7	17.9
100 to 149% FPL	11.8	8.9	8.1	4.9	10.1	11.1
150 to 199% FPL	8.1	8.4	8.0	6.2	6.8	4.9
200 to 249% FPL	6.2	3.5	3.9	4.8	7.6	7.0
250 to 299% FPL	7.7	8.1	4.8	5.7	6.5	4.3
300 to 399% FPL	16.8	15.6	12.9	11.6	17.9	13.8
400 to 499% FPL	12.1	15.3	11.1	11.2	11.8	9.0
500 to 599% FPL	9.9	9.9	10.7	11.9	9.2	6.8
600% FPL or more	13.5	21.8	25.8	31.6	18.3	25.1
Less than 150% FPL	25.7	17.4	22.8	16.9	21.8	29.0
150 to 299% FPL	22.0	20.0	16.7	16.7	21.0	16.2
300 to 499% FPL	28.9	30.9	24.0	22.9	29.7	22.8
500% FPL or more	23.4	31.7	36.4	43.5	27.5	32.0
Sample size	621	567	497	1,506	870	394

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.3-2: Education and Employment Characteristics of the Family of Massachusetts Residents, by Region 2010

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	810	780	720	2,220	1,170	720
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0
Highest educational attainment of adults in family						
Less than high school	4.2	3.8	2.7	2.8	4.5	6.4
High school graduate or GED	51.0	41.6	41.3	29.6	48.9	37.3
4 year college degree or more	43.0	51.9	54.8	65.8	44.9	54.5
Unknown	1.8	2.6	1.1	1.8	1.8	1.8
Work status of adults in family						
No workers in family	25.8	18.0	26.0	20.7	24.4	24.9
Only part-time workers	11.0	8.7	7.6	7.9	9.4	11.7
One or more full-time workers	58.7	68.2	62.5	64.7	61.0	57.2
Unknown	4.6	5.2	3.9	6.8	5.2	6.2
Longest job tenure of adults in family						
No workers in family	25.8	18.0	26.0	20.6	24.4	24.9
Less than 12 months	3.1	6.9	4.7	4.5	5.5	4.8
12 months or more	66.0	71.0	66.1	69.5	65.7	65.4
Unknown	5.1	4.1	3.2	5.3	4.5	4.9
Largest firm size of adults in family						
No workers in family	25.8	18.0	26.0	20.6	24.4	24.9
Less than 10 employees	6.9	5.7	6.9	7.3	9.2	6.3
11 to 50 employees	6.0	8.7	6.7	6.2	6.8	2.8
51 to 100 employees	6.0	4.5	6.3	4.6	6.8	4.8
101 to 500 employees	10.8	12.2	12.9	8.8	12.2	11.1
501 to 1000 employees	4.3	6.1	5.8	6.1	4.5	4.7
1000 employees or more	25.1	26.6	22.6	31.5	22.5	29.2
Unknown	15.3	18.3	12.8	14.9	13.6	16.1
Less than 51 employees	13.2	14.4	14.0	14.2	16.8	9.5
51 employees or more	54.3	62.2	56.4	58.1	52.8	57.5
Unknown	6.8	5.3	3.6	7.1	6.0	8.1
Availability of ESI offer to adults within family ²						
Any family member works at a firm that offers ESI to at least some of its employees						
Yes	63.6	72.4	66.2	70.3	62.5	63.1
No	30.8	22.7	30.3	25.2	32.0	31.8
Unknown	5.6	4.9	3.5	4.5	5.4	5.2
Any family member offered ESI at his/her firm						
Yes	60.0	70.1	64.4	67.8	59.1	60.7
No	35.2	25.6	33.3	28.0	36.0	34.8
Unknown	4.9	4.3	2.3	4.2	4.9	4.6
Any adult in family has ESI	67.5	75.8	76.7	80.0	69.6	66.4
No adults in family have ESI	31.7	23.9	22.9	19.7	29.8	32.2
Unknown	0.8	0.2	0.3	0.3	0.7	1.4
Sample size	621	567	497	1,506	870	394

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).²Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table E.4-1: Health Care Access and Use in Massachusetts, by Region, 2010

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total population (thousands) ¹	810	780	720	2,220	1,170	720
Total population (percent)	100.0	100.0	100.0	100.0	100.0	100.0
Has a usual source of care (excluding ER)	92.0	93.8	92.1	92.9	92.6	94.6
Emergency room visits in last 12 months						
Any emergency room visit	26.7	25.0	24.0	22.3	28.3	26.4
Multiple emergency room visits	10.6	13.0	8.3	7.7	12.3	10.0
Emergency room visit for non-emergency condition	9.8	6.7	8.6	7.1	9.4	11.6
Hospital stay in last 12 months	11.2	9.0	7.6	7.5	9.1	10.0
Any visit to a doctor (including specialists) in last 12 months	90.0	89.9	87.3	88.1	87.3	86.0
Visit to a general doctor in last 12 months						
Any doctor visits	86.1	88.2	84.2	85.5	84.1	82.8
Multiple doctor visits	64.5	68.3	67.5	62.2	65.5	60.0
Doctor visit for preventive care	79.3	81.8	78.1	80.1	77.5	78.6
Any specialist visits in last 12 months	48.9	48.7	52.6	48.9	47.1	42.7
Any dental care visits in the last year	71.2	75.2	75.0	77.7	74.8	65.3
Took one or more prescription drugs in last 12 months	70.1	70.2	68.3	64.8	71.1	66.8
Any unmet need for health care because of cost	25.3	25.7	21.2	18.1	26.4	25.8
Unmet need for doctor care	6.1	6.5	6.5	3.8	8.8	6.6
Unmet need for specialist care	9.0	8.2	6.9	5.3	9.4	8.2
Unmet need for dental care	18.9	18.4	17.6	13.5	19.5	18.9
Did not fill a prescription for medicine	9.2	10.0	7.5	6.4	11.3	10.0
Any difficulties getting health care	25.7	21.7	20.5	20.4	22.7	26.7
Unable to get appointment when needed	18.4	15.1	13.7	14.1	12.9	20.8
Doctor's office/clinic did not accept health insurance	9.5	7.1	6.5	5.0	9.4	7.3
Doctor's office/clinic not accepting new patients	9.6	9.8	7.6	8.8	12.7	10.3
Out of pocket health care costs in last 12 months						
Less than \$200	29.0	20.5	18.5	18.7	21.2	31.2
\$200 to \$499	15.8	23.4	17.6	20.0	19.2	23.8
\$500 to \$999	16.2	14.6	18.9	18.8	19.0	16.0
\$1,000 to \$2,999	19.3	22.9	21.0	18.7	19.7	12.0
\$3,000 to \$4,999	6.7	9.2	8.8	9.4	7.8	5.2
\$5,000 or more	5.1	3.5	6.3	7.3	4.8	1.9
Unknown	7.9	5.9	8.9	7.0	8.3	9.9
Any problems paying medical bills in past 12 months	17.6	19.6	17.5	13.5	24.0	17.1
Sample size	621	567	497	1,506	870	394

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Region, 2010

	Western	Central	Northeast	Metrowest	Southeast	Boston
Total non-elderly adult population (thousands) ¹	810	780	720	2,220	1,170	720
Total non-elderly adult population (percent)	100.0	100.0	100.0	100.0	100.0	100.0
Impact of individual mandate on insurance coverage						
Insured--already had coverage	61.7	68.6	65.4	70.5	63.8	59.0
Insured--obtained coverage	3.2	4.1	4.2	2.9	4.6	4.8
Not insured--could not find affordable coverage	1.9	2.7	1.4	1.1	1.4	1.2
Not insured--decided not to obtain coverage	0.5	0.4	0.1	0.5	0.2	0.0
Something else	1.9	1.9	1.1	1.0	2.5	1.2
Not aware of mandate	25.6	18.9	23.2	20.0	23.8	27.2
Don't know/refused	5.2	3.4	4.5	4.0	3.6	6.7
Paid penalty in 2010 taxes for not having coverage by December 31, 2009	1.1	1.6	0.6	0.4	1.4	1.3
Did not pay penalty	96.8	96.9	96.7	98.2	97.3	96.9
Unknown	2.2	1.5	2.7	1.4	1.2	1.8
Support for health reform						
Supports reform	63.3	62.7	64.7	74.5	63.1	78.6
Does not support reform	17.7	21.1	18.3	13.3	19.1	9.2
Undecided/Unknown	19.0	16.1	17.0	12.3	17.7	12.2
Sample size	621	567	497	1,506	870	394

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Glossary of Terms

Adult: An individual who is 19 years old or older

Always insured: A person is defined as always insured if he/she had insurance coverage for all of the 12 months prior to the survey.

Always uninsured: A person is defined as always uninsured if he/she did not have insurance coverage for all of the 12 months prior to the survey.

Child: An individual who is 18 years old or younger

CommCare: The Commonwealth Care Health Insurance Program, known as Commonwealth Care or CommCare, connects income-eligible uninsured adults to insurance plans through a purchasing pool known as the Commonwealth Connector, subsidizing premiums on a sliding scale for adults in families with incomes up to 300% of the federal poverty level.

CommChoice: Commonwealth Choice, or CommChoice, facilitates the purchase of health insurance by consumers and small employers by making a variety of plan options available through a purchasing pool known as the Commonwealth Connector.

Disability status: Disability status was assigned if the respondent answered yes to the question: “Is (the target) limited in any way in his/her activities because of a physical, mental, or emotional problem?”

Elderly adult: An individual who is 65 years old or older

Employer-sponsored insurance (ESI): Insurance coverage through a job or union, or through COBRA, a former employer, or a retiree benefit

Ever insured: A person is defined as ever insured if he/she had insurance coverage at any point during the 12 months prior to the survey.

Ever uninsured: A person is defined as ever uninsured if he/she did not have insurance coverage at any point during the 12 months prior to the survey.

Family: We define families as the household members who would typically be included in the target person’s health insurance unit (HIU). If the target is 18 or younger, not married and not a parent, HIU members include parents/guardians and any siblings younger than 19. If the target is 18 or younger and is either married or a parent, HIU members include a spouse/partner (if present) and any children younger than 19. For targets 19 and older, HIU members include a spouse/partner (if present) and any children younger than 19.

Family type: We use household members identified as family members of the target person (according to the HIU definition, see above) to classify families into four categories: single-parent with children, two-parent with children, married couple without children, and single individual with no children.

Glossary of Terms (continued)

Federal poverty level (FPL): We use the federal poverty guidelines that are issued each year in the Federal Register by the Department of Health and Human Services (HHS) to define the federal poverty level for these tables. The guidelines are a simplification of the poverty thresholds as defined by the U.S. Census Bureau for use for administrative purposes — for instance, determining financial eligibility for some federal and state programs.

Free Care: The Health Safety Net, also known as Free Care, is a state program for Massachusetts residents without access to affordable health coverage. Free Care pays some or all of the cost, depending on age and income, of medically necessary health care services at community health centers (CHCs) and hospitals.

GED: A credential equivalent to a high school diploma. To earn a GED an individual must pass a series of tests which measure high school level skills and knowledge.

Health status: Based on the response to the question “Would you say (the target’s) health, in general, is excellent, very good, good, fair, or poor?”

Household: All individuals living in the residence of the respondent are considered members of the household, regardless of family relationship.

Insurance hierarchy: This refers to the order in which individuals are assigned to a single type of insurance coverage. Some individuals report multiple sources of insurance coverage, but using an insurance hierarchy they are assigned to only one coverage type. The ordering of coverage type within the hierarchy only affects the insurance classification of people reporting multiple sources of coverage. We use the following hierarchy to assign coverage: 1) Medicare, 2) ESI, 3) Public, 4) Non-group, 5) Other, with categories at the top of the hierarchy assigned over lower ranked coverage types when people report multiple sources of coverage. This means, for example, that people reporting both Medicare and ESI are reported as having coverage through Medicare, and those reporting both MassHealth and ESI are reported as having ESI.

Insured: An individual is classified as insured if he/she had insurance coverage at the time of the survey.

MassHealth: Massachusetts’ Medicaid program, which provides subsidized insurance coverage for low- and moderate-income families with children, seniors, and people with disabilities.

Medicare: Federal program providing health insurance coverage for persons 65 and older and the disabled.

Non-elderly adult: Individuals who are 19 to 64 years old

Non-group coverage: Health insurance coverage purchased directly by the individual in the non-group market, as opposed to coverage purchased through an employer or other association.

Prior year (past year): This refers to the 12 month period before the survey was conducted. Since the survey was fielded between March and June 2010, this period falls within the range of March 2009 to June 2010, depending on when the household completed the survey.

Glossary of Terms (continued)

Region: Individuals were assigned to regions based on their county of residence. We use the following definitions of regions:

Western: Berkshire, Franklin, Hampden, Hampshire

Central: Worcester

Northeast: Essex

Metrowest: Middlesex, Norfolk

Southeast: Barnstable, Bristol, Dukes, Nantucket, Plymouth

Boston: Suffolk

Respondent (survey respondent): In the survey, one adult household member, the respondent, answered questions about the health insurance coverage and demographic information for all members of the household.

Target person: The survey respondent reported more detailed socioeconomic characteristics and health care information for one randomly selected household member, known as the target person. Estimates in the detailed tables are calculated using the target person as the unit of observation.

Time of survey: Estimates for health insurance coverage and other characteristics reflect characteristics of the Massachusetts population at the time the survey was conducted, between March and June 2010.

Uninsured: An individual is classified as uninsured if he/she did not have insurance coverage at the time of the survey.